

Fact Find, Application and Privacy

Applicant Name: 客人姓名
Date: 申请表填写的日期

Loan Amount:
贷款数额

Application summary:

Program: Residential Commercial
Purpose: Owner Occupied Investment Purchase Refinance
Product: Full Doc Alt Doc SMSF Ex-Pat (residential only) Lease Doc (Commercial Only)

确认客人是做什么贷款的，居住还是商业，自住还是投资，什么产品

Additional Notes:
如果有就填写

Broker Details

Broker ID: Broker IC Number **Broker/Loan Writer:** Broker 名字
Broker Company/Franchise: 公司名字
Group Aggregator/Originator:
Your BDM: 谁是BDM写谁 **State:** Broker所在的州
Is the loan writer: a Credit Representative Credit Representative Number:
or a Broker Australian Credit Licence:
or an Employee
Contact Number: Broker联系电话 **Contact Email:** Broker邮箱地址

Credit Guide Issued? Yes NO
Fact Find Completed? Yes NO
Credit Proposal Issued? Yes NO
Did you complete a preliminary assessment? Yes NO
Did you personally interview the applicant/s? Yes NO
Have you sighted all original supporting documents? Yes NO
Does the applicant/s require an interpreter? Yes NO If yes, what language

不需要翻译的一点要勾"NO"

Applicants details:

Applicant 1: Borrower Mortgagor Guarantor

Title: Mr Mrs Ms Miss Other

Surname:
姓氏

Given names:
名

Previous name:
曾用名 (如果有, 需要提供改名的证明文件)

Mother's Maiden name:

Date of birth: Male Female

Marital status: Single Married De facto
Widowed Separated Divorced

Full name of Spouse:
If not applicant 2 如果是申请人2, 就不用填写

Number of dependents: Ages:

Current living status: Own home Mortgage Renting

Live with family Boarding Other

Current address:

Time at current address: years months

If under 3 years, please provide previous address:
如果在现居住地址少于3年, 需要填写

Postal address (if different from current residential address):

Email:

Home phone number: Preferred

Work phone number: Preferred

Mobile number: Preferred

Australian Citizen: Yes No If No, state Visa No.:
如果不是澳洲citizen, 需要填写目前签证类型

Resident of:
(if not Australia)

Face to face identity check Yes No If no, please detail

如果不是Face to Face Check, 勾选NO, 并填写check方式, 如 Video Check

Applicant 2: Borrower Mortgagor Guarantor

Title: Mr Mrs Ms Miss Other

Surname:

Given names:

Previous name:

Mother's Maiden name:

Date of birth: Male Female

Marital status: Single Married De facto
Widowed Separated Divorced

Full name of Spouse:
If not applicant 1 如果是申请人1, 就不用填写

Number of dependents: Ages:

Current living status: Own home Mortgage Renting

Live with family Boarding Other

Current address:

Time at current address: years months

If under 3 years, please provide previous address:

Postal address (if different from current residential address):

Email:

Home phone number: Preferred

Work phone number: Preferred

Mobile number: Preferred

Australian Citizen: Yes No If No, state Visa No.:

Resident of:
(if not Australia)

Face to face identity check Yes No If no, please detail

Employment details:

Applicant 1:

Current Employment status: 勾选客人的工作状态

PAYG Self employed Contractor Temporary
Full time Part time Casual Student
Probation Home duties Family business
Retired Not employed Govt. benefit recipient

Occupation:

申请人的职位

Employment sector or nature of business:

雇主是什么行业的/主要业务是做什么的 (如 Finance Industry)

Employer / Company name and address:

雇主公司的名字

雇主公司的地址

Employer contact name and phone number (HR / Payroll contact):

雇主联系人的名字& 电话号码

Employer email:

雇主联系人的邮箱

Time at current employment:

Years Months

Average hours/ week
(if casual/ part-time):

Hours

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

如果申请人现有工作少于两年, 需要填写前一份工作的职位和所在行业

Employer / Company name and address:

Time at previous employment:

Years Months

Additional comments relating to employment or if probation is ticked:

IF THE APPLICANT IS AGED 45 YEARS OR OVER:

超过45岁的申请人需要填写以下

1. What is your planned retirement age?

2. Will you reach planned retirement age during the term of the loan

Yes No

If yes, how do you plan to pay off the loan once you retire?

写明退休之后如果pay off, 或者写Please refer to Exit Strategy

Nearest relative details (not living with you) :

Full Name:

Address:

Relationship to you:

Contact number:

Applicant 2:

Current Employment status:

PAYG Self employed Contractor Temporary
Full time Part time Casual Student
Probation Home duties Family business
Retired Not employed Govt. benefit recipient

Occupation:

Employment sector or nature of business:

Employer / Company name and address:

Employer contact name and phone number (HR / Payroll contact):

Employer email:

Time at current employment:

Years Months

Average hours/ week
(if casual/ part-time):

Hours

Previous employment

If employed or in business for less than 2 years, please provide:

Previous occupation and industry (if different from current):

Employer / Company name and address:

Time at previous employment:

Years Months

Additional comments relating to employment or if probation is ticked:

IF THE APPLICANT IS AGED 45 YEARS OR OVER:

1. What is your planned retirement age?

2. Will you reach planned retirement age during the term of the loan

Yes No

If yes, how do you plan to pay off the loan once you retire?

Nearest relative details (not living with you) :

Full Name:

Address:

Relationship to you:

Contact number:

Applicants details:

Applicant 1:

Gross salary / wages (PAYG)	\$	PAYG申请人税前年薪
Gross taxable income (self-employed)	\$	SE申请人税前Profit
Regular Overtime	\$	
Family Allowance	\$	
Dividends	\$	
Rental income - existing	\$	现有租金年收入 (如有)
Rental income - new	\$	新租金年收入 (如有)
Other	\$	
Accountant Name		
Tel. Account Number		

Applicant 2:

Gross salary / wages (PAYG)	\$	
Gross taxable income (self-employed)	\$	
Regular Overtime	\$	
Family Allowance	\$	
Dividends	\$	
Rental income - existing	\$	
Rental income - new	\$	
Other	\$	
Accountant Name		
Tel. Account Number		

如果客人收入结构较为复杂，如有Bonus等，在Other处填写收入类型及金额

Corporate details (complete only if required):

Company / Trust 1:

Company / Trust Name:

Borrower

Guarantor

只有Company或者Trust需要作为Borrower或者

Trustee of Trust (if applicable):

Guarantor才需要填写以下表黄部分，否则不用填写

Trading Name:

ABN / ACN:

Date Commenced:

Nature of Business:

Registered Address:

Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

3.

Company / Trust 2:

Company / Trust Name:

Borrower

Guarantor

Trustee of Trust (if applicable):

Trading Name:

ABN/ ACN:

Date Commenced:

Nature of Business:

Registered Address:

Directors Names:

1.

2.

3.

Name of each beneficial owner:

1.

2.

3.

Your goals and requirements for seeking credit:

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

What are your primary reasons for seeking credit / how will the funds will be used?

1. 写明贷款的原因/目的 (如: new purchase investment property)

\$ 贷款金额

2.

\$

3.

\$

Additional notes:

If purchasing property, how long are you looking to retain the property?

如无特殊情况，一般选择10年+

<2 years

2-5 years

5-10 years

10 years plus

Please provide reasons below:

If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you:

根据申请人需求，勾选相对应的PI or IO;
Variable or Fixed

Your preferred interest rate type: (select one)

- Variable rate - It is important to have an interest rate that fluctuates over the term of the loan.
- Fixed rate - It is important to have certainty about the interest rate and/or repayment for a fixed term.
- Fixed & Variable - It is important to have a combination of fixed and variable interest rates.
- No preferred interest rate type.

Your preferred repayment type: (select one)

- Principal & Interest - It is important to have repayments that include the principal amount borrowed & the interest payable, so that the loan is repaid in full by the end of the loan's term.
- Interest only - It is important to make interest only repayments for a specified term.
- Interest only in advance - It is important to have the ability to make an advanced or lump sum interest only repayment.
- No preferred repayment type.

Reasons for interest only:

- Investment purposes 如果选择了IO,一般建议勾选 Investment Purpose
- Cashflow for future investment (e.g. shares, investment property, super contributions)
- Intend to convert owner occupied property into investment property in the future
- Recommendation provided by financial planner/accountant
- Anticipated large expense items (e.g. education, renovations, furniture)
- Temporary reduction in income (e.g. parental leave, change in circumstances)

Know the risks of interest-only home loans

Interest-only home loans seem more affordable because initially the repayments are lower than the repayments on principal and interest loans, but they have some drawbacks:

- **Interest-only loans cost more** - The amount of money you owe does not reduce during the interest-only period, which means you'll pay a lot more interest over the life of the loan, compared to a principal and interest loan. For example, a \$500,000 loan over 25 years, with an interest rate of 5%, would cost you an extra \$40,062 in interest if it was interest-only for the first 5 years.
- **Repayments will increase at the end of the interest-only period** - When the interest-only period ends you'll need to start repaying the principal as well as the interest - and, with less time to pay it off, your repayments are likely to be a lot higher.
- **Not building equity** - If your property does not increase in value during the interest-only period, you risk having no equity in your home at the end of this period, despite making payments every month. This may put you at greater risk if there is a downturn in the market or your circumstances change and you have to sell.

以下1-6根据申请人需求情况勾选

1. **Additional payments**
It is important that the loan is paid off quickly and that additional payments are allowed without penalty Yes No Not essential
2. **Split account**
It is important to have more than one loan sub account/s, or separate account for savings / investment funds, for tax, accounting or personal expense purposes Yes No Not essential
3. **Redraw**
It is important to have access to additional repayments that you have made on your loan over and above the required minimum repayments. Yes No Not essential
4. **Top up**
It is important to have access to additional funds for future use subject to sufficient equity Yes No Not essential
5. **Product flexibility**
It is important to have the ability to switch between a lender's home loan products Yes No Not essential
6. **Portability**
It is important to have the option to transfer the loan to an alternative property to save money & time Yes No Not essential

Other features sought:

如果有额外其他需求，请填写

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

WARNING: If you choose a fixed rate loan you may be charged break costs if, before the expiry of the fixed interest period:

- (a) you make an additional payment ; or
- (b) you pay out that fixed rate loan or an amount becomes due and payable; or
- (c) if you change your loan type or fixed interest period that applies to your loan. For example, if you request to switch from a 5 year fixed rate loan to a 2 year fixed rate loan or to a variable rate loan.

Break costs could be substantial if interest rates fall during the fixed interest period. You should take break costs into consideration when deciding whether you want to fix your interest rate. The terms and conditions applying to your loan will set out when break costs may be payable. You should read the terms and conditions carefully and ensure that you understand them.

Living expenses:

If the applicants live together, only one form needs to be completed and should include total household expenses (combined living expenses for both applicants).

If the applicants live separately, a separate declaration is required for each applicant.

Monthly living expenses: Every field must be completed. If not applicable to the applicant(s) situation, please enter zero .

LIVING EXPENSES:

正常填写客人Living Expense,注意区分House Hold

	HOUSEHOLD (must be filled in)	HOUSEHOLD 2 (must be filled in if not living together with household 1)	TOTAL	Comments (changes in forceable future)
Owner-occupied or rental property utilities & rates: (and other related costs)	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Investment property utilities & rates: (and other related costs)	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Groceries:	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Transport: (e.g. Public transport, motor vehicle running costs including fuel, servicing, parking and tolls)	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Telephone,Internet,Pay TV & media streaming subscriptions:	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Recreation & Entertainment:	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Insurance: (e.g. Home, Vehicle or Pet)	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Insurance: (e.g. Private Health, Life or Income Protection)	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Education: (e.g. May include books and uniforms)	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Education: (e.g. Private School Fees)	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Childcare:	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
MedicalandHealth:	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Clothing and Personal Care:	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
Other(e.g. Gym membership):	\$ <input type="text"/>	\$ <input type="text"/>	\$ 0.00	<input type="text"/>
TOTAL LIVING EXPENSES	\$ 0.00	\$ 0.00	\$ 0.00	

如果有未上学的小孩, Childcare需要填写, 如果小孩已经上学, 请填写Edu Cost, 注意区分公校/私校

Are there any special circumstances which may impact the applicant/s living expenses. If yes, please provide details:

Yes No

Changes to current circumstances

Do you anticipate any material change to your financial situation over the next five years (e.g. retirement from the workplace, additional dependant family members (children), pending court case, significant future plans, etc.)?

Yes No

If yes, what is the reason for the change, the expected impact and the plan to meet ongoing financial obligations?

Your financial security

Have you had any difficulties in meeting your financial commitments in the past 2 years?

Yes No

If yes, please provide details:

Have you received advice from an accountant, solicitor or financial planner regarding your requirements

Yes No

If yes, please provide details:

一般选择No, 如果有会计/律师/Financial Planner 提供的文件 (如Statement of Advice等) 则勾选Yes.并填写Details

Please outline the reasons why you believe this loan is in your best interests.

Financial position:

ASSETS (what you own)

ASSET TYPE	ASSET DESCRIPTION*	DATE OF PURCHASE	CURRENT VALUE	OWNERSHIP		
				App1	App2	Both
Principal Home	自住房地址	购买日期	\$ 预计金额 (如果已有估价报告, 填写估价金额)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property 1	投资房地址	Weekly rent: \$ 如有租金, 填写周租金收入	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property 2		Weekly rent: \$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property 3		Weekly rent: \$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Investment Property 4		Weekly rent: \$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Home Contents	这几部分根据申请人具体情况填写, 有的一定要填写上		\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle 1			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Motor Vehicle 2			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Savings Account	目前存款所有银行		\$ 存款金额	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash / Term Deposits / Managed Funds			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Shares			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation 1	养老金, 有的可以填上		\$ 养老金余额	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation 2			\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other			\$ 0.00			
			TOTAL			

* Please include make, model and year for any vehicle and address for any property

LIABILITIES (what you owe)

LIABILITY - PROVIDER	LIMIT	BALANCE	INTEREST RATE	LOAN TYPE*	LOAN TERM REMAINING	MONTHLY REPAYMENT	TICK IF REFINANCING
Principal Home 自住房现有贷款所在银行/机构	\$ 如果没有Redraw, Limit和Banlance一样	\$	利息 %	<input type="checkbox"/> P&I <input type="checkbox"/> IO	剩余贷款期限	\$ 月还款额	<input type="checkbox"/>
Investment Property 1 投资房现有贷款所在银行/机构	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Investment Property 2	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Investment Property 3	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Investment Property 4	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Motor Vehicle Finance 现有车贷所在银行/机构	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Motor Vehicle Finance	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Personal Loan 现有个人贷款所在银行/机构	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Credit Card 1 信用卡所在银行/机构	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Credit Card 2	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
Other	\$	\$	%	<input type="checkbox"/> P&I <input type="checkbox"/> IO		\$	<input type="checkbox"/>
		TOTAL		TOTAL MONTHLY		\$ 0.00	
		\$ 0.00	\$ 0.00			\$ 0.00	

* Principal & Interest / Interest Only

如果现有贷款需要转贷, 这个框需要勾上

Property security details:

If you are offering more than two properties as security for your loan, please complete an additional Property Security Details Form.

Security #1 details:

Owner Occupied Investment

Street address:

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

App 1 App 2 App 1 & 2

Gross rent (if applicable):

\$ 没有租金不用填

Contact name for access:

Contact phone number:

估价带看人 (如中介等)

带看人联系电话

Security #2 details:

Owner Occupied Investment

Street address:

Purchase Price/Estimated Value:

\$

Name on title (mortgagor):

App 1 App 2 App 1 & 2

Gross rent (if applicable):

\$

Contact name for access:

Contact phone number:

Solicitor Information:

Company name: New Purchase 填写购房律师信息, 转贷不用填

Company address:

Contact name: Contact number:

Email:

Purchase / Refinance Amount:	\$ <input type="text"/>	Deposit paid:	\$ <input type="text"/>
Government costs (estimate):	\$ <input type="text"/>	Sale proceeds:	\$ <input type="text"/>
Lenders Mortgage Insurance premium (estimate):	\$ <input type="text"/>	Savings:	\$ <input type="text"/>
Cash out:	\$ <input type="text"/>	Loan amount required:	\$ <input type="text"/>
Other: _____	\$ <input type="text"/>	Other: _____	\$ <input type="text"/>
Total funds required:	\$ 0.00	Total funds available:	\$ 0.00

Total funds Available > Total Funds Required

My/Our deposit or equity contribution includes non-genuine savings, such as an Advance or Gift from family or friends and this is repayable. Yes No

The Advance or Gift has been captured under the liabilities section of this application form. Yes No

Accountants details:

Company name: 自雇申请人填写会计信息

Company address:

Contact name: Contact number:

Email:

Power of attorney:

Will the loan contract be executed under Power of Attorney? Yes* No *please provide the following details:

Full name: DOB:

Residential address:

Loan details

Loan Product: Total Loan Amount: \$

Loan Term: years

以下标黄部分根据申请人要求勾选填写。

Loan Split 1

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI \$ Indicative Interest Rate %

Principal & Interest Repayments Variable Rate

Interest Only Repayments _____ Years (5 Max) Fixed Rate _____ Years (5 Max)

Loan Split 2 如果有Split Account, 则填写Split 2/Split 3等

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI \$ Indicative Interest Rate %

Principal & Interest Repayments Variable Rate

Interest Only Repayments _____ Years (5 Max) Fixed Rate _____ Years (5 Max)

Loan Split 3

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI \$ Indicative Interest Rate %

Principal & Interest Repayments Variable Rate

Interest Only Repayments _____ Years (5 Max) Fixed Rate _____ Years (5 Max)

Loan Split 4

Purpose: Purchase Refinance Owner Occupied Investment

Loan amount including capped LMI \$ Indicative Interest Rate %

Principal & Interest Repayments Variable Rate

Interest Only Repayments _____ Years (5 Max) Fixed Rate _____ Years (5 Max)

以下标黄部分为通常勾选项，请根据申请人实际情况勾选

Document checklist

Please indicate which documents are being provided with the application:

All applications:

- Fully completed home loan application form Australian Passport
 Completed Serviceability Calculator for all applicants Current Drivers Licence / Proof of Age Card
 Other (please list) :

PAYG applicants:

Two computer generated payslips less than one month old showing your name, employer's name and ABN, current salary / wage, and year-to-date income

Most recent PAYG summary or tax assessment notice

If the both of the above are not available, one may be considered, plus one of the following:

- Employment Contract / Employer letter on company letterhead stating annual income, position, basis and term of employment
 Three months of bank statements showing regular electronic payments with your employer's name showing

Self-employed or Company applicants:

Most recent two years' full company and individual tax returns & financials AND tax assessment notices

TRUST: (UNIT & DISCRETIONARY/ FAMILY TRUST ONLY)

Full trust deed (fully executed by all parties)

Last 2 years full tax returns for the trustee and trust (Required where trustee company is trading)

Rental income (only applicable if source of income is not from security property)

Proof of rental income on investment properties by rental statements, current lease / tenancy agreement or rental appraisal (where property being purchased, or not previously rented)

PURCHASE:

Contract of sale/Contract note/ Transfer Evidence of funds to complete the purchase

Bank statements to evidence savings and expenditure pattern

REFINANCING / SWITCHING AND DEBT CONSOLIDATION:

Rates Notice for property being refinanced

Rental income verification (either by way of rental statements, rent contract or statements showing rental credits to bank a/c.)

Last 6 months loan statements for loans being refinanced

Last 3 months statements for credit/store cards being refinanced

Payout statement (if available) in relation to exit fees and amount of debt being refinanced

Joint nomination: (Please read carefully)

Under the National Credit Code, if there is more than one borrower and the borrowers reside at the same address, one may be nominated by them to receive notices and other documents on behalf of all of them. If you sign this nomination form, a notice or other document given to the nominated borrower, while the nomination remains in force, will be taken to have been given to all borrowers who have signed this form. You are entitled to receive a copy of any notice or other document under the National Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider. Any person who has signed this form can advise the credit provider at any time that they wish to cancel their nomination and accordingly wish to receive directly a copy of any notice or other document under the National Credit Code.

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

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

Applicant 1 Signature Name Date

Applicant 2 Signature Name Date

只有Nominate第三方收通知和文件才需要填写和签名，否则不用填写，不用签名

Loan purpose checklist:

Extremely important notice to all applicant(s). Each applicant must complete this section.

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). The NCC may apply where:

- credit is provided under a contract;
- the applicant (debtor/mortgagor) is a natural person or strata corporation; and
- the credit is provided or intended to be provided wholly or predominantly:
 - for personal, domestic, or household use; or
 - to purchase, renovate or improve residential property for investment purposes; or
 - to refinance credit that has been provided wholly or predominantly to purchase, renovate or improve residential property for investment purposes

PART A

In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:

1. Are any of the applicant(s) natural persons as described above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is the only applicant(s) a corporation? If yes, do not complete Part B.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
3. Are any of the applicant(s) a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

PART B

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.	\$
10. To purchase vacant land and construct a property for investment purposes.	\$
11. To refinance vacant land and construct a property for personal use.	\$
12. To refinance vacant land and construct a property for investment purposes.	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
TOTAL	\$ 0.00

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 purposes, or
- investment purposes other than investment residential property.

只有在Commercial贷款，或者贷款目的不是Residential时才需要签字，否则不需要签字

Important Notice:

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.

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 NCC, 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 applicant(s).

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

Customer Identification Checklist Individuals:

Completion of this page is mandatory by the Introducer. The Anti-Money Laundering & Counter-Terrorism Financing Act 2006 requires additional identification information from customers. The following declaration must also have accompanied copies of clear and legible certified identification.

To achieve acceptable identification, the customer may present a mix of documents which have not expired (unless otherwise indicated), comprising one of the following categories:

Category One 根据申请人身份证件对应勾选One or Two	Australian Passport, which has not been expired > 2 years or Foreign Passport and Residency/Visa PLUS Drivers Licence or Proof of Age Card PLUS Change of Name or Marriage Certificate (where necessary)
Category Two	Australian Passport, which has not been expired > 2 years or Foreign Passport and Residency/Visa or Drivers Licence or Proof of Age Card PLUS Australian Birth Certificate or Citizenship Certificate; PLUS Medicare Card or a Pension Card issued by Centrelink PLUS Change of Name or Marriage Certificate (where necessary)

If the above categories cannot be satisfied, or the introducer is unable to complete face to face verification with the applicant, then a full Verification of Identify form must be completed.

I, confirm and declare that I have personally interviewed

Applicant 1 Guarantor 1 Director 1

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date
证件类型	证件号码	证件所有者姓名	证件签发地	签发日期	到期日期

Verification has been performed for the customer. Full name and Date of birth, or Residential Address

Location of documents verified (note address)

Date

Yes. Face to face verification was conducted by me. The original and current identification documents listed above were produced to me and copies of these documents endorsed by me as true copies are included with this application. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

No. A face to face was not conducted by me and a full verification form will be submitted with this application.

Applicant 2 Guarantor 2 Director 2

根据VOI完成方式对应勾选

Full Name:

Document type	Document number	Name on document	Place of issue	Issue date	Expiry date

Verification has been performed for the customer. Full name and Date of birth, or Residential Address

Location of documents verified (note address)

Date

Yes. Face to face verification was conducted by me. The original and current identification documents listed above were produced to me and copies of these documents endorsed by me as true copies are included with this application. All documents noted above are a reasonable likeness to the individual. Nothing in my dealings with the customer have raised any suspicions concerning the transaction.

No. A face to face was not conducted by me and a full verification form will be submitted with this application.

How to Provide Certified Documents

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided. In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately, showing clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, telephone number, provider/registration number (if applicable) & profession of the certifying officer, legibly printed below the signature

Applicant's declaration and acknowledgement:

1. Have you, or your co-applicant, ever been declared bankrupt or insolvent, has either Estate been assigned for the benefits of creditors? Yes No
2. Have you, or your co-applicant, ever been shareholders or officers of any company to which a manager, receiver and/or liquidator has been appointed? Yes No
3. Is there any judgement entered in court against you, or your co-applicant or any company of which you or your co-applicant are or were a shareholder or officer? Yes No
4. Have you, or your co-applicant, or any company with which you are or were associated, ever had a property foreclosed upon or sold through a mortgagee sale proceeding? Yes No
5. Has any application in respect of this loan been submitted by you, or any other person, to any other lender? Yes No
6. Are you and your co-applicant first home buyers, and therefore have not owned a residential property jointly, severally or with any other person previously? Yes No
7. Are you and your co-applicant currently meeting existing financial commitments without financial hardship? If No, provide details below: Yes No

8. Have you or your co-applicant had any difficulties in meeting debt commitments in the past 2 years? If yes, please provide details below: Yes No

9. I/We understand the terms of this finance application. Yes No
10. All the information provided as part of my/our finance application is complete, correct and not misleading in any way. Yes No
11. Can you or your co-applicant confirm that no part of the deposit or purchase price has been obtained through borrowings not disclosed in this document? Yes No
12. I/We are at least 18 years old. Yes No
13. 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. Yes No
14. I/We are comfortable with my/our ability to make repayment under the proposed loan without difficulty. Yes No

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and can be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay: any loan application fee; all fees and charges incurred to process the application; all fees and charges to obtain the valuation report about the security property; and all legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

Applicant 1 Signature

申请人签字，需和护照签字保持一致，建议是Wet Signature (手签)

Name 申请人名字

Date 签字日期，建议也是手写的日期

Applicant 2 Signature

Name

Date

Guarantor 1 Signature

Name

Date

Guarantor 2 Signature

Name

Date

Introducer's declaration and acknowledgement:

1. I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.

2. No conflicts of interest exist between the applicant/s and myself (eg. the transaction is at arm's length and the applicant/s is not a friend, partner or family member). If a conflict exists please provide detail: Yes No

3. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentive or commissions that I might receive for writing this loan.

4. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine savings and have recorded the terms of repayment where applicable.

5. I have collected the individual documents and verified the identity of the applicant/s. I also confirm that copies of all documents sent to you are held by me/us. I/ We will retain these documents and will make them available to you if requested. I/we are aware that this application may be audited by you.

6. Do the applicant (s) have any other relevant requirements and objectives other than the loan purpose and type of loan product specified in this application? If yes, please provide details below: Yes No

(eg plan to downsize or move to a retirement village in five years; keep investment property for five years; sell the home & upgrade in five years):

7. In the loan application, the applicants' income and outgoings, and assets and liabilities are specified. Is there any other information that is relevant regarding the applicants' income and outgoings, assets and liabilities that are not specified in the relation to the applicant/s financial position in this loan application? (eg expecting inheritance money; repay loan from super; employment insecure): Yes No

8. I have made a reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is not unsuitable on the basis that it is consistent with the applicants requirements and objectives and the applicant/s can comply with their financial obligations without substantial hardship.

9. I have provided all parties all documents required under the National Consumer Credit Protection Act 2009.

10. For interest only loans :

(a) the interest only period aligns with the applicants requirements.

(b) I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicants may pay more over the life of their loan than if there was no interest only term.

11. The applicant/s have requested the loan documents to be sent to: Borrower Introducer Solicitor/Conveyancer 贷款合同收件方

12. That assessment is valid for 90 days from the date below.

13. The applicant(s) demonstrated sufficient literacy and financial understanding to comprehend the implications of obtaining a loan. Yes No

Introducer Signature

Broker签名, 建议手
签。

Name Broker姓名

Date 签字日期, 建
议手签。

Privacy notice and consent:

Please read carefully as each proposed Applicant and Guarantor must sign the acknowledgement and authority

The applicant(s) acknowledge(s) that they have made an application for credit or to provide a guarantee. The application for credit may be for consumer credit or commercial credit.

In this document, and where appropriate a reference to personal information includes 'sensitive information', 'credit information' and 'credit eligibility information' as defined in the Privacy Act 1988 (Cth) (the Act).

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

We may (from time to time) update, vary, amend or replace this privacy notice by giving you notice about the changes.

Organisations that collect personal information about you

This privacy notice and consent extends to cover the following organisations that may collect personal information about you relating to your application or your loan or a guarantee of the loan.

- the Credit Provider to whom you make the application or that makes your loan available and named in the Schedule (this privacy notice and consent as well as the Credit Provider's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Credit Provider);
- the Originator being those companies that supply credit services in relation to your application and named in the Schedule (this privacy notice and consent as well as the Originator's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Originator);
- any applicable mortgage insurer (the LMI Insurer) that considers the Credit Provider's request for lender's mortgage insurance for the loan and named in the Schedule (this privacy notice and consent as well as the LMI Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the LMI Insurer); and
- any applicable title insurer (the Title Insurer) that considers the Credit Provider's request for title insurance cover for your loan, and its related entities named in the Schedule (this privacy notice and consent as well as the Title Insurer's own privacy policy (if any disclosed in the Schedule) will apply to the collection, use and disclosure of personal information by the Title Insurer).

Each of these organisations is described in this privacy notice and consent as "organisations", "we" and "us". The LMI Insurer and the Title Insurer are together described as "Insurers".

Each of the Credit Provider, Originator and the Insurers may update their respective privacy policies from time to time.

How we collect personal information from you

We will collect personal information about you from you, in relation to your application for credit and as well as any guarantee. Most personal information that we can collect is collected from the credit application and any supporting documentation supplied in connection with your credit application. If your credit application is approved, then we can also collect personal information about you from the records we maintain about the products and services you receive from us. We can check and verify that personal information from sources referred to in the credit application and/or in this privacy notice and consent.

How we collect personal information from other sources

We can collect personal information about you from other sources in any manner permitted by the Act. We will only collect personal information from other sources where it is reasonably necessary for us to do so in relation to or in connection with your credit application, your loan and any guarantee in relation to your loan. Examples of such sources of personal information include:

- we obtain personal information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information either within or outside of Australia) from a Credit Reporting Body for any purpose described below;
- we obtain personal information about your credit application, loan or a guarantee of the loan, from any organisation described or referred to in the section titled "Organisations that collect personal information about you";
- if we are unable to contact you and we obtain publicly available personal information about you in order to update our records and your contact details;
- we check property details, your offer of any security, through public registers or our service providers including a Credit Reporting Body; or
- we exchange information with your legal, financial advisers or other representatives and advisors in relation to or in connection with your credit application, loan or a guarantee of the loan.

When the law authorises or requires collection of personal information

There are laws that affect organisations that require us to collect and disclose your personal information. For example, we may require information about you to verify your identity under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth) "AML/CTF Act.

How your personal information may be used

The Credit Provider and the Originator may collect and disclose your personal information for purposes including:

- supplying (including procuring the supply to) you with information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested or to provide a guarantee;
- processing the credit application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies make available and that may be of interest to you, unless you tell them not to (this relates to direct marketing);
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by any law, regulation or code binding on it; and
- any purpose to which you have consented.

You can tell the Credit Provider or the Originator (if any identified in the Schedule) at any time if you no longer wish to receive direct marketing information or offers from them. They will process your request as soon as reasonably practicable after receipt of the request.

Also the Credit Provider or the Originator may use personal information about you to:

Privacy notice and consent (continued):

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

An LMI Insurer may use personal information about you:

- to decide whether to insure the Credit Provider under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to the Credit Provider;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI Insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a Credit Provider if the LMI Insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI Insurer issues to the Credit Provider relating to your loan.

The Title Insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the Credit Provider;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;
- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place; to deal with claims and to enforce a loan or a guarantee in place of a lender if the Title Insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements including requirements under the Act as well as laws regulating insurance contracts in Australia (including the Insurance Contracts Act 1984) as amended from time to time; and
- for any other purpose under the contract of insurance between the Credit Provider and the Title Insurer.

How we share your personal information

Sharing information with credit providers

We can seek from and use or give to another credit provider (including without limitation any other credit provider who has lent money on the same security) any information including relating to your credit worthiness, credit standing, credit history or credit capacity. In particular, the Originator, Credit Provider or any Insurer may seek an opinion from a credit provider or a Credit Reporting Body and such person is authorised to provide an opinion on you.

Sharing information with third parties

We may seek from and use or disclose information about you to third parties in relation to: considering your application for credit or a guarantee in connection with an application for credit; administering your loan; exercising rights relating to any guarantee; or, any insurance policy an insurer issues to the credit provider relating to your loan or the loan you guarantee. These third parties may include:

- your representatives, attorneys, lawyers, settlement agents, accountants, brokers and real estate agents that act on your behalf;
- your referees, including your employer or other individuals to confirm your identify and/or other details about you;
- mortgage brokers or referrers that submitted applications on your behalf or referred you to the Originator;
- valuers, surveyors, other insurers, re-insurers, claim assessors and investigators;
- other financial institutions including deposit taking institutions;
- organisations in debt collecting, purchasing or factoring debts;
- law enforcement agencies;
- lawyers, mortgage/loan settlement agents, consultants, financial advisers and any other party involved with your loan;
- government and/or regulatory bodies including the Australian Taxation Office, the Australian Securities & Investments Commission, the Reserve Bank of Australia, the Australian Prudential Regulatory Authority as required or authorised by any law. In many cases these organisations may share information with foreign authorities;
- Rating agencies, to the extent necessary to allow these agencies to rate particular structured / investment products;
- guarantors and prospective guarantors of the loan/the borrowers or prospective borrowers of the loan you guarantee;
- any organisation involved or connected with the securitisation of your loan, including loan servicers, Originator and master originators, trust managers, trustees and security trustees, insurers and re-insurers;
- organisations that provide the Credit Provider, any trust manager or loan servicer with the infrastructure in order to provide the credit services to you;
- organisations that provide the Credit Provider, any trust manager or loan servicer with product advice, planning, research and development;
- Mailing houses and tele-marketing agencies that assist the Credit Provider, any trust manager or loan servicer to communicate with you; and
- service providers including IT and data consultants, agents, contractors and advisers that assist us to conduct our business.

Sharing information with Credit Reporting Bodies

The Credit Provider, loan servicer or trust manager can give to a Credit Reporting Body personal or commercial information (including overdue payments) about you including to allow a credit reporting body to create or maintain a credit information file about you. A Credit Reporting Body may include information about you in reports that it gives other organisations (such as other credit providers) to help them assess your credit worthiness.

The Credit Provider, loan servicer or trust manager will only share any credit information about you with a Credit Reporting Body if that body has a business operation in Australia and is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Some of the information held by a Credit Reporting Body may reflect adversely on your credit worthiness, for example, where you fail to make payments or if you commit a series credit infringement (like

Privacy notice and consent (continued):

obtaining credit by deception / fraud). If information of this nature is held on your credit file then this will likely affect your ability to obtain credit from other credit providers.

Currently we deal with the Credit Reporting Bodies disclosed in the Schedule. Each Credit Reporting Body also has a policy about how they handle information about you. You should be able to obtain a copy of their policy by contacting them directly.

If you believe that you have been or are likely to be a victim of fraud (including identity fraud) you can request a Credit Reporting Body not to use or disclose the information they hold about you for a prescribed (current 21 day) period of time.

Sharing information with related companies

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

Sharing information outside of Australia

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

In any event, we may disclose personal information outside of Australia including, without limitation to the United States, Canada, the United Kingdom, the European Union and India. Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation described above that disclosed the information to the overseas organisation will not be responsible for that disclosure.

We will take reasonable steps to ensure that any overseas organisation that receives your personal information will comply with the Act.

If you do not provide personal information

If you do not provide your personal information to us, it may not be possible:

- to provide you with the product or service you have applied for. For example, if personal information is not disclosed to an insurer, it may not be able to process the Credit Provider's request for insurance. In that case, the Credit Provider will likely not be able to proceed with your application;
- for the Credit Provider or Originator to manage or administer the loan the lender makes to you;
- to verify your identity or protect against fraud; or
- in the case of the Credit Provider or Originator, to let you know about other products or services that might be suitable for your financial needs.

Information about other people

If you give us personal information about any other person in relation to the application for credit, the loan or any guarantee, you will advise the other person that:

- you have disclosed their personal information to us;
- we have collected their personal information to assess the application, to manage any loan you get from the Credit Provider and for any other purpose set out in this document;
- we may exchange this personal information with other organisations set out in this document;
- we handle their personal information in the same way as set out in this document and they can:
 - » access or request a copy of this privacy notice; or
 - » access the information we hold about them,
- by using the contact details for us in the Schedule; and

- you may not be able to get credit from the Credit Provider or we may not accept your application to act as a guarantor of a loan unless we obtain their personal information.

Accessing your Personal Information

You have the right to request access to any personal information that we hold about you. Any requests for access to your personal information should be made in writing to the Privacy Officer (specified below). You also have the right to request the correction of any personal information which relates to you that is inaccurate, incomplete or out-of-date.

If you require any further information about our management of personal information or have any queries or complaints, you should contact the relevant Privacy Officer for the relevant Organisation (specified in the Schedule).

Declaration and consent

- By signing this document you consent to:
- us obtaining information about you from a Credit Reporting Body: a) to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or b) to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess the application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under the application for credit or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process the application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about: a) the application and details of the obligations guaranteed or proposed to be guaranteed; b) your credit worthiness, credit capacity or credit history; and c) any other matter we decide is relevant to a potential guarantor or guarantor;
- if a Credit Provider, the loan servicer or Originator requests an insurer for LMI insurance, title insurance or trade insurance for the loan for which you applied, the Credit Provider, the loan servicer or the Originator disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in the application for credit. They may contact any person you named in the application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with the application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging personal information about you with any person acting on your behalf (like a broker or a referrer) relating to processing the application and establishing and managing your loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a state or territory government in relation to a First

Privacy notice and consent (continued):

- Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;
- a lender or the loan servicer disclosing your personal information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in the application to better understand and/or manage your relationship with us.

By signing this document, you also declare that you are over the age of 18 years and that the information contained in the application is true and correct in every particular respect and it is upon this basis that you make the application for credit or guarantee. You also confirm your agreement to the matters set out in this privacy notice and consent.

Schedule:

Credit Reporting Body

Equifax Pty Ltd - Public Access, Equifax Australia Information Services and Solutions Pty Limited
Address: GPO Box 964, North Sydney NSW 2059 Telephone: 1300 921 621 Online: www.mycreditfile.com.au Website: <https://www.equifax.com.au>
Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>

Including any other Credit Reporting Body that we notify to you in relation to your application for credit or guarantee or loan.

LMI Insurer

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
Address: Level 26, 101 Miller St, North Sydney NSW 2060
Telephone: 1300655422 Website: www.genworth.com.au
Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

Including any other LMI Insurer that we notify to you in relation to your application for credit or guarantee or loan.

Title Insurer

First American Title Insurance Company of Australia Pty Ltd
ACN 075 279 908
Address: Level 10, 309 George St, Sydney 2000 Telephone: 1300 362 178 Website: www.firsttitle.com.au Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Including any other Title Insurer that we notify to you in relation to your application for credit or guarantee or loan.

Credit Provider

Australian Financial Services License 235129
Address: Level 2, 35 Clarence Street, Sydney NSW 2000
Telephone: (02) 9551 5000 Website: www.bnymellon.com.au
Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>
Email: compliance_australia_branch@bnymellon.com

Adelaide Bank a division of Bendigo and Adelaide Bank Limited
(ABN 11 068 049 178)
Australian Credit Licence 23787
PO Box 1048, Adelaide SA 5001
www.adelaidebank.com.au

Advantage Financial Services Pty Ltd (ABN 36 130 012 930) Level 10, 10 Collins Street, Melbourne VIC 3000
P: 03 8616 1600
www.advantedge.com.au

AFSH Nominees Pty Limited (and associated entities) (ABN 51 143 937 936)
Level 10, 101 Collins Street, Melbourne VIC 3000
P: 03 8616 1600
www.advantedge.com.au

AMAL Asset Management Pty Ltd (ABN 31 065 914 918) Level 9, 9 Castlereagh Street Sydney, NSW 2000
<https://www.amal.com.au>

Brighten Home Loans Pty Ltd (ACN 620 839 983)
Suite 3101, Level 31, Australia Square, 264 George Street, Sydney NSW 2000
P: 02 8880 6633
<https://brighten.com.au/privacy-policy>

Columbus Capital Pty Ltd (ABN 511 1953 1252)
Australian Credit Licence 337303
<http://columbuscapital.com.au>

FAI First Mortgage Pty Ltd (ABN 67 003 963 817)
Level 9, 45 Clarence Street, Sydney NSW 2000
www.homeloans.com.au

Homeloans Ltd (ABN 67 003 963 817)
Level 9, 45 Clarence Street, Sydney NSW 2000
www.homeloans.com.au

ING Bank (Australia) Limited (ABN 24 000 893 292)
60 Margaret St, Sydney NSW 2000
www.ing.com.au

La Trobe Financial Asset Management Limited (ACN 007 332 363; Australian Credit Licence 222213)
La Trobe Financial Services Pty Limited (ACN 006 479 527; Australian Credit Licence 392385)
La Trobe Financial Services Pty Limited Australian Credit Licence 392385 (ACN 006 479 527)

Labassa Capital Pty Ltd (ABN 70 628 950 149)
<https://www.labassa.com/privacy>

Privacy notice and consent (continued):

Macquarie Securitisation Limited (ACN 003 297 336)
Australian Credit Licence: 237863
1 Shelley Street, Sydney NSW 2000
<http://www.macquarie.com>

MKM Capital Pty Ltd (ACN 111 776 464; Australian Credit
Licence Number 391121)
<http://www.mkmcapital.com.au/about/privacypolicy>

Pepper Asset Finance Pty Ltd (ACN 165 183 317; Australian
Credit Licence 458899)

Pepper Finance Corporation Limited (ABN 51 094 317 647)

Pepper Group Pty Limited (ABN 55 094 317 665; Australian
Credit Licence 286655)
Telephone: 1800 737 737
PO Box 6186 North Sydney 2060
<http://www.pepper.com.au/privacy-policy>

Pepper Homeloans Pty Limited (ABN 86 092 110 079)

Permanent Custodians Limited
Australian Credit Licence: 235129
Australian Financial Services License: 235129
Address: Level 2, 35 Clarence Street, Sydney NSW 2000
Telephone: (02) 9551 5000
Website: www.bnymellon.com.au
Its privacy policy is set out at <http://www.bnymellon.com/australia/en/privacy.html>
Email: compliance_australia_branch@bnymellon.com

Permanent Mortgages Pty Limited (ACN 097 176 362),
Permanent Mortgages (No 2) Pty Limited (ACN 109 141 531);

Perpetual Ltd (ACN 000 431 827)
Level 6, 123 Pitt Street, Sydney NSW 2000
<https://www.perpetual.com.au/privacy-policy>

Perpetual Trustee Company Limited (ABN 42 000 001 007)
Level 12, 123 Pitt Street, Sydney NSW 2000
www.perpetual.com.au

Perpetual Trustee Victoria Limited (ABN 47 004 027 258) Level
28, 360 Collins Street, Melbourne VIC 3000
www.perpetual.com.au

Proviso Pty Ltd trading as BankStatements.com.au (ABN 89 166
277 845)
Telephone: 08 7122 9452
www.bankstatements.com.au/about/privacy
www.bankstatements.com.au/about/terms

RAFG Pty Ltd (CAN 628 356 669; Australian Credit Licence
512386)

Rate Money Pty Ltd (ABN 92 632 468 056)

Resimac Limited (ABN 67 002 997 935)
Level 9, 45 Clarence Street, Sydney NSW 2000
www.resimac.com.au

Sintex Consolidated Pty Limited
Australian Credit License 385129
Australian Financial Services License 385129
Address: Level 3, 458 Wattle Street, Ultimo NSW 2007
Telephone: (02) 9278 9700 Website: www.sintex.com.au
Its privacy policy is set out at
<http://www.sintex.com.au/files/online-privacy>
Email: privacy@sintex.com.au
Note: Sintex Consolidated Pty Ltd is the trust manager and
servicer

Think Tank Group Pty Ltd (ABN 75 117 819 084)
https://www.thinktank.net.au/app/uploads/2015/12/Thinktank_Loan_Privacy_Policy_140325.pdf

Well Nigh Capital Funding No 1 Pty Ltd (ABN 17 603 911 995)

ORDE Mortgage Custodian Pty Ltd (and associated entities) (ACN
638 083 548)
Level 3, 162 Collins St, Melbourne, VIC 3000
Tel: 03 8657 2500

Originator

Infinity Capital Mortgage Management
Pty Ltd Australian Credit License 528727
Address: Suite 34.02, Level 34 201 Elizabeth St Sydney NSW 2000
Telephone: 02 8029 0408
Email: info@icmm.com.au

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Privacy notice and consent (continued):

I confirm that I am authorised to provide the personal details presented and I consent to my information being checked with the document issuer or official record holder via third party systems and services for the purpose of confirming my identity.

Applicant 1 Signature	<input type="text" value="申请人签名, 建议手签"/>	Name	<input type="text" value="申请人姓名"/>	Date	<input type="text" value="签字日期, 建议手签"/>
Applicant 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 1 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>
Guarantor 2 Signature	<input type="text"/>	Name	<input type="text"/>	Date	<input type="text"/>

Tips: 为了节约客人和Broker时间和不必要的麻烦, 所有需要签名部分, 签字和日期都建议手签。多数产品都只接受手签 (wet signature)