

Loan Application Form

Fax: 02 9629 3519

Identification Record for a Signatory to an Account

Know Your Customer Identification Check

Note - This form cannot be used for MasterCard applications, please use FTRA 100-point check form.

You have two options when obtaining identification documentation from your customer:

- Option A** - Provide 1 document from Groups A, C, D and E **OR** **Option B** - Provide 1 document from Groups B, D, and E and 2 documents from Group C

* Make copies of all documents

* For foreign documentation, where the documents are not written in English, it must be accompanied by an English translation prepared by an accredited translator.

Name of signatory (Applicant)		
Account name		
Account number (if issued)		

Group A - Primary Photographic Identification Documents

Australian Documentation

Primary photographic documents are original federal or state government, or agencies thereof, issued documents with a photograph and which contain at a minimum the customer's name and date of birth.

- An Australian Passport (current or if expired not for more than two years)
- A current drivers license or permit issued in Australia or a foreign country containing a photograph of the person in whose name the document is issued
- A Proof of Age card issued under a law of a state or territory in Australia which contains a photograph of the person whose name the document is issued

Foreign Documentation

Primary photographic documents are original issued by a foreign government, the United Nations or an agency of the United Nations and is written in English.

- A Passport or similar document issued for the purpose of international travel which must contain a photo and signature of the person in whose name the document is issued (current or if expired not for more than two years)
- A national identity card issued for the purpose of identification, which must contain a photograph and signature of the person in whose name the document is issued

Group B - Primary Non-Photographic Identification Documents

Australian Documentation

Primary non-photographic documents are originals or certified copies of federal or state government, or agencies thereof, issued documents that contain at a minimum, the customer's name.

- A birth certificate or birth extract issued by a state or territory
- A citizenship certificate issued by the Commonwealth
- A pension card issued by Centrelink that entitles the person in whose name the card is issued to financial benefits

Foreign Documentation

Primary non-photographic documents are originals or certified copies of documents issued by a foreign government and written in English.

- A birth certificate
- A citizenship certificate

Group C - Secondary Identification Documents

Secondary documents are notices issued to an individual by government bodies or utility providers. These documents must contain the name of the individual and their residential address.

- | | |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <input type="checkbox"/> A notice issued by the Commonwealth, a state or territory within the last 12 months which records the provision of financial benefits to the individual <ul style="list-style-type: none"> * Centrelink notice or statement * Medicare notice or statement <input type="checkbox"/> A notice issued by the Australian Taxation Office within the last 12 months which records: <ul style="list-style-type: none"> * A debt payable by or to the individual | <ul style="list-style-type: none"> <input type="checkbox"/> A notice issued by a local government body or utilities provider within the last three months which records the provision of services by the government body or utilities provider to the individual <ul style="list-style-type: none"> * Rates Notice (must show more detailed title than initial and surname i.e. John Smith not J Smith) * Water Rate account * Electricity account * Gas account * Telephone account |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

Group D - Mandatory Requirement (1 item from this list)

Notices of credit/debit cards issued by other recognizable financial institutions. These items must contain the name of the individual.

- | | |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <input type="checkbox"/> Financial Institution statements must contain a residential address and have been issued within the last three months (online/internet bank statements are not acceptable). | <ul style="list-style-type: none"> <input type="checkbox"/> Financial Institution credit/debit card (must be current). |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|

Group E - Mandatory Requirement (where the applicant is a citizen or permanent resident of Australia)

- Medicare Card

Business Writer / Checking Officer Declaration

"I certify that I have verified the Applicant's full name, date of birth and residential address ("Details") by comparing the Details in the loan application form with the Details set out in the above identified original supporting document(s) and supplied to me by the Applicant at the time this form was completed."

Name	Company	Position
Signature	Date	



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COMPANY DETAILS (Company Applicants only)

Company Name:			Tick if there is a Trust involved: <input type="checkbox"/>
Registered Address:			
Trading Address:			
Personal details of Director/s / Shareholder/s / Beneficiary/ies acting as Guarantor/s are to be completed below.			

PERSONAL DETAILS

APPLICANT 1 <input type="checkbox"/> DIRECTOR 1 <input type="checkbox"/> GUARANTOR 1 <input type="checkbox"/> PAYG <input type="checkbox"/> SELF EMPLOYED <input type="checkbox"/> CONTRACTOR <input type="checkbox"/>				APPLICANT 2 <input type="checkbox"/> DIRECTOR 2 <input type="checkbox"/> GUARANTOR 2 <input type="checkbox"/> PAYG <input type="checkbox"/> SELF EMPLOYED <input type="checkbox"/> CONTRACTOR <input type="checkbox"/>			
Title		Surname		Title		Surname	
First Name		Middle Name/s		First Name		Middle Name/s	
Date of Birth		Sex Male <input type="checkbox"/> Female <input type="checkbox"/>		Date of Birth		Sex Male <input type="checkbox"/> Female <input type="checkbox"/>	
Marital Status		Drivers Licence No.		Marital Status		Drivers Licence No.	
No. of Dependents		Ages		No. of Dependents		Ages	
Current Address				Current Address			
Suburb		State	Post Code	Suburb		State	Post Code
Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parents <input type="checkbox"/>				Own Home <input type="checkbox"/> Renting <input type="checkbox"/> Living with Parents <input type="checkbox"/>			
Period at Current Address years months		Telephone No. (Home)		Period at Current Address years months		Telephone No. (Home)	
Mobile No.		Email Address		Mobile No.		Email Address	
Previous Address (if less than 3 years at current address)				Previous Address (if less than 3 years at current address)			
Period at Previous Address years months		Telephone No. (Work)		Period at Previous Address years months		Telephone No. (Work)	
Current Employer's Name		Employment Type F/T <input type="checkbox"/> P/T <input type="checkbox"/> Cas <input type="checkbox"/>		Current Employer's Name		Employment Type F/T <input type="checkbox"/> P/T <input type="checkbox"/> Cas <input type="checkbox"/>	
Current Employer's Address				Current Employer's Address			
Years with Current Employer		Occupation		Years with Current Employer		Occupation	
Previous Employer's Name (if Current Employer less than 2 years)				Previous Employer's Name (if Current Employer less than 2 years)			
Years with Previous Employer		Occupation		Years with Previous Employer		Occupation	

FUNDS POSITION - How loan is to be financed (must be completed in full)

FUNDS REQUIRED		FUNDS AVAILABLE	
Purchase Price	\$	Sale Proceeds	\$
Refinance	\$	Savings	\$
Future Investment	\$	Equity - Existing Redraw Available	\$
Other	\$	Equity - New Finance	\$
Application Fee	\$	Gift	\$
Legal Fees	\$	Loan Amount	\$
Loan Stamp Duty	\$	Other	\$
Land Stamp Duty	\$	Other	\$
Mortgage Insurance	\$	Other	\$

TOTAL: \$ _____

TOTAL: \$ _____



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LOAN REQUIREMENTS

Loan Accounts Required:	Loan 1	Loan 2	Loan 3	Loan 4
Purpose of Loan - eg: Purchase / Refinance of - - Owner Occupied Property - Investment Property - Construction, etc				
Amount of Loan/s:	\$	\$	\$	\$
Documentation Required Full Doc <input type="checkbox"/> Low Doc <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>	Principal & Interest <input type="checkbox"/> Interest Only <input type="checkbox"/> Line of Credit <input type="checkbox"/>
	Variable Rate <input type="checkbox"/> % pa	Variable Rate <input type="checkbox"/> % pa	Variable Rate <input type="checkbox"/> % pa	Variable Rate <input type="checkbox"/> % pa
	Fixed Rate <input type="checkbox"/> yrs	Fixed Rate <input type="checkbox"/> yrs	Fixed Rate <input type="checkbox"/> yrs	Fixed Rate <input type="checkbox"/> yrs
	% pa	% pa	% pa	% pa
TOTAL OF LOANS:	\$ -	DATE REQUIRED TO SETTLE:		

FINANCIAL DETAILS

MONTHLY INCOME	Applicant 1 <input type="checkbox"/>	Guarantor 1 <input type="checkbox"/>	Applicant 2 <input type="checkbox"/>	Guarantor 2 <input type="checkbox"/>
Gross Wages / Salary				
Self Employed (Net)				
Rent 1				
Rent 2				
Other				
TOTALS:	\$	\$	\$	\$

ASSETS			LIABILITIES <small>To be paid out at settlement</small>		
Category	Details	Market Value	Amount Owing	Mthly Repayments	
Principal Residence at:		\$	\$	\$	<input type="checkbox"/>
Investment Property 1 at:		\$	\$	\$	<input type="checkbox"/>
Investment Property 2 at:		\$	\$	\$	<input type="checkbox"/>
Investment Property 3 at:		\$	\$	\$	<input type="checkbox"/>
Vacant Land at:		\$	\$	\$	<input type="checkbox"/>
Deposit paid on Property Purchase		\$			
Savings Accounts		\$			
Term Deposits		\$			
Managed Funds		\$	\$	\$	<input type="checkbox"/>
Other Transaction Accounts		\$			
Motor Vehicle/s owned by Applicant/s		\$			
Superannuation		\$			
Personal Equity in Business		\$			
Stock and Machinery		\$			
Tools of Trade		\$			
Gifts		\$			
Overdrafts and Other Business facilities		\$			
Other Personal Loans:		\$			
Credit Card 1 - Issued by:		\$	\$	\$	<input type="checkbox"/>
Credit Card 2 - Issued by:		\$	\$	\$	<input type="checkbox"/>
Other Liabilities:		\$	\$	\$	<input type="checkbox"/>
Other Liabilities:		\$	\$	\$	<input type="checkbox"/>
TOTALS:		\$	\$	\$	



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SECURITY OFFERED FOR THE LOAN					
PROPERTY 1			PROPERTY 2		
Owner Occupied <input type="checkbox"/>			Owner Occupied <input type="checkbox"/>		
Investment <input type="checkbox"/>			Investment <input type="checkbox"/>		
Name of Title Holder/s			Name of Title Holder/s		
Title Particulars			Title Particulars		
Address of Property			Address of Property		
State	Post Code	Land Size (Hectares) ha	State	Post Code	Land Size (Hectares) ha
Contact Name for Access	Email		Contact Name for Access	Email	
Telephone No. (Home)	Telephone No. (Work)		Telephone No. (Home)	Telephone No. (Work)	
Mobile No.	Estimated Market Value \$		Mobile No.	Estimated Market Value \$	

YOUR SOLICITOR'S / CONVEYANCER'S DETAILS					
Name of Firm		Contact	Telephone No.	Fax No.	
Address		State	Post Code	DX	Email

YOUR ACCOUNTANT'S DETAILS					
Name of Firm		Contact	Telephone No.	Fax No.	
Address		State	Post Code	DX	Email

DECLARATION		
	Yes	No
Has any Applicant / Guarantor or their spouse ever been a shareholder or an officer of any company that has had a Manager, Receiver, and/or Liquidator appointed?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any unsatisfied Judgements entered in any court against any Applicant / Guarantor, their spouse, or any company that any Applicant / Guarantor or their spouse are or were a shareholder or officer?	<input type="checkbox"/>	<input type="checkbox"/>
Have any Applicants ever submitted a loan application for the same purpose as those listed in this loan application? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>
Are any of the properties subject to this loan application under Old System Title?	<input type="checkbox"/>	<input type="checkbox"/>
Are any Applicants / Guarantors on this loan application non-residents of Australia?	<input type="checkbox"/>	<input type="checkbox"/>
Have any Applicants / Guarantors ever been known by another name? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>
Have any Applicants / Guarantors ever been Bankrupt? If so, give details.	<input type="checkbox"/>	<input type="checkbox"/>

SIGNATURE OF APPLICANT/S / GUARANTOR/S

I / We hereby apply for credit or submit myself / ourselves as Guarantor/s for this Loan Application. I / We are aged over 18 years. The information set out in this Loan Application or otherwise provided about me / us is true and correct. I / we consent to the disclosure to the Guarantor/s of any information contained in this Loan Application or any other loan information (including statements of account, requests for payment, etc) after this Loan Application is signed. I / we agree to pay any loan application fee, all fees and charges incurred to process this Loan Application, to obtain a Property Valuation Report/s for the security property/ies and 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 this loan.

Signature 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date

**PRIVACY ACT 1988 CONSENT & ACKNOWLEDGEMENT**

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign. Australian Financial Innovations Pty Ltd ABN 37 729 446 410 and/or Australian Mortgage Assist Pty Ltd ABN 39 109 162 825 (the Originator), AFIG Wholesale Pty Limited ABN 13 082 230 144 and/or Challenger Mortgage Management ABN 72 087 271 109 (the Manager), the Credit Provider and the Lender's Mortgage Insurers (if any) (collectively the Relevant Parties) collect and use personal information about me/us (the personal information) to:

- assess my/our application for credit or my/our proposal to guarantee or provide security;
- if an application is successful, provide and administer the provision of credit to me/us and obtain a guarantee;
- assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to me/us (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee);
- if insurance is provided, administer or vary any lender's mortgage cover provided;
- assess and manage risk, involving credit scoring and portfolio analysis; and
- comply with legislative and regulatory requirements.

In order to do those things, the Relevant Parties may need to disclose the personal information as required by law or to:

- organisations involved in providing credit to me/us;
- organisations and persons described in paragraphs 1 to 9 below;
- each other and to the related companies of each;
- people considering acquiring or taking an interest in the business or assets of each; and
- organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including my/our employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers).

Collection of some of the personal information is required under the Financial Transaction Reports Act. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided to me/us.

The information provided by me/us will be held by the Relevant Parties. In most cases, I/we may gain access to the information by contacting the Relevant Parties. However, such request should be first directed to the Manager on [Insert phone number of manager].

I/We agree that the Relevant Parties, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following, unless the law says they can't even if I/we consent:

1. Commercial credit information

Seek and use information from any business, which provides information about the commercial worthiness of persons about me/us to assess my/our application for consumer or commercial credit.

2. Consumer credit information

Seek and use a credit report containing information about me/us from a credit reporting agency to assess my/our application for consumer or commercial credit or to assess whether to accept me/us as guarantor(s) for credit provided under this application.

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. Exchange of information between credit providers

Seek from and use or give to another credit provider any information about my/our account, credit worthiness, credit standing, credit history or credit capacity. In particular, the Manager can provide a bank opinion on me/us.

I/We understand this information may be used for any of the following purposes:

- To assess my/our credit worthiness
- To assess my/our application for credit
- To help me/us avoid defaulting on my/our credit obligations
- To notify a default by me/us
- To assist in the collection of overdue payments from me/us
- To exchange information with credit providers who are involved in a mortgage securitisation scheme
- To exchange information with credit providers as to the status of this loan

5. Exchange of information with advisers and other persons

Seek from and use or give any personal or commercial credit information about me/us to any mortgage broker, mortgage originator, mortgage manager, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to me/us.



PRIVACY ACT 1988 CONSENT & ACKNOWLEDGEMENT (continued...)

6. Provide information to credit reporting agencies

Give to a credit reporting agency information about me/us for the following purposes:

- To obtain a consumer credit report about me/us; and/or
- To allow the credit-reporting agency to create or maintain a credit information file containing information about me/us.

The information may include:

- identity particulars;
- my/our application for credit or commercial credit – the fact that credit has been applied for and the amount;
- the fact that the Credit Provider or the Manager is a current credit provider to me/us;
- payments which become overdue more than 60 days and for which collection action has commenced;
- advice that payments are no longer overdue in respect of any default which has been listed;
- advice that cheques drawn by me/us have been dishonoured more than once;
- in specific circumstances, that in the opinion of the Manager or Credit Provider, I/we have committed a serious credit infringement;
- the credit provided to me/us by the Manager or the Credit Provider has been paid or otherwise discharged; or otherwise in connection with arrangements relating to lenders' mortgage insurance.

7. 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 arrange

8. Provide information to Guarantors

Provide any report or personal or credit information about my/our to any person who proposes to guarantee or provide security for, or has guaranteed or provided security (guarantor) to:

- decide whether to act as guarantor; or
- to keep the guarantor informed about the guarantee.

9. Provide information to trade insurer

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

I/We consent to such personal information and/or credit information about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement (even though some organisations may be overseas), including (without limitation):

- (a) another credit provider as outlined in paragraph 4;
- (b) persons referred to in paragraph 5 as outlined in that paragraph;
- (c) persons involved in a securitisation arrangement as outlined in paragraph 7.

The Manager and the Lenders Mortgage Insurers (if any) may use the personal information to tell me/us about other products and services offered or distributed by the Manager, and the Lenders Mortgage Insurers (if any) or any organisation the Manager is affiliated with or represents.

I/We may choose not to have the personal information used or disclosed for this purpose or to receive any direct marketing material by ticking this box or contacting the Manager on 02 9629 3529.

SIGNATURE OF APPLICANT/S / GUARANTOR/S

I / We are all aged over 18 years. The information set out in this application or otherwise provided about me / us is true and correct and will be relied upon. I / We consent to the matters set out above.

Signature 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date



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SCHEDULE

1. In this notice, the "Credit Provider" means each and every one of the following organisations (whether acting individually or together):

Company: Australian Executor Trustees Limited ABN 84 007 869 794 Address: 44 Pirie Street, Adelaide SA 5000 Telephone: 08 8218 4911	Company: Seiza Mortgage Company Pty Ltd ABN 68 114 436 412 Address: Level 10, 151 Macquarie Street, Sydney NSW 2000 Telephone: 02 9254 2000
Challenger Mortgage Management (and associated entities) ABN 72 087 271 109 Address: Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 86161600	Challenger Non-Conforming Finance Pty Ltd (and associated entities) ABN 32 107 725 486 Address: Level 10, 101 Collins Street, Melbourne VIC 3000 Telephone: 03 86161600
Perpetual Trustees Victoria Limited (and associated entities) ABN 47 004 027 258 Address: Level 28, 360 Collins Street, Melbourne VIC 3000 Telephone: 03 8628 0400	JP Morgan Trust Australia Limited (and associated entities) ABN 32 107 725 486 Address: Level 23, 259 George Street, Sydney NSW 2000 Telephone: 02 8248 2500
GEL Custodians Pty Limited ABN 40 118 374 155 Address: Level 6, 12 Castlereagh Street, Sydney NSW 2000	

2. In this notice, the "Lenders Mortgage Insurers" means each and every one of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Ltd ABN 60 106 974 305 Address: Level 23, 259 George Street, Sydney NSW 2000 Telephone: 02 8248 2500	PMI Mortgage Insurance Limited ABN 70 000 511 071 Address: Level 23, 50 Bridge Street, Sydney NSW 2000 Telephone: 02 9231 7777
Vero Lenders Mortgage Insurance Limited ABN 55 001 825 725 Address: Level 5, 456 Victoria Avenue, Chatswood NSW 2065 Telephone: 02 9978 9000	

BASIC PRIVACY POLICY

This document describes how we Australian Financial Innovations Pty Ltd ABN 37 729 446 410 and/or Australian Mortgage Assist Pty Ltd ABN 39 109 162 825 (the Originator), manage personal information.

1. The National Privacy Principles

From 21 December 2001, most private sector organisations in Australia must, by law, comply with the National Privacy Principles (NPPs). We are bound by and will comply with the NPPs from that date.

2. Collecting personal information about you

The kinds of personal information we hold

We only collect personal information that is necessary for us to perform our functions and activities which consist of the origination and administration of loans and related activities. The kinds of personal information we collect and hold will depend upon your dealings with us and the circumstances in which it was collected, but may include:

- information you provide to us when you apply for a loan or when you offer to guarantee a loan. This information will include your name, address and contact details, and, if applicable, identification information relevant to applications requiring compliance with the Financial Transactions Reports Act.
- financial information about you such as your financial position and details of your salary or wage, and information obtained from credit checks carried
- information about the progress of any loan provided to you, or which you have guaranteed, including your communications with us.

**BASIC PRIVACY POLICY (Continued...)****3. Using and disclosing your personal information**The purposes for which we collect and hold personal information and how we use and disclose it

We respect your privacy. Any personal information which we collect about you will be used by us to assess your application for a loan or offer to provide a guarantee, and to facilitate provision and administration of loans and related activities.

In order to do this, we may disclose your personal information to:

- professional advisers such as solicitors, accountants and valuers;
- mortgage insurers;
- underwriters;
- government agencies such as those which administer land titles and revenue or (where applicable) foreign investments;
- credit reporting agencies and mercantile agents;
- external auditors; and
- other organisations which participate in funding, providing and administering your loan or the loan you have guaranteed, such as the trustee of the fund from which the loan is sourced.

We may also use your personal information to provide you with information about other products and services offered or distributed by us. To do that we may disclose your information to our service providers (see below).

Contracting out services and disclosures

We also disclose personal information to organisations to whom we outsource functions, such as mailing and printing houses, IT providers or a mortgage servicer which organisations assist us to service and administer your loan or the loan you have guaranteed, or provide you with information about products and services offered or distributed by us.

4. Access to your personal information

In most cases, you can gain access to personal information that we hold about you. We will handle requests for access to your personal information in accordance with the NPPs. Requests for access should be directed to the Privacy Officer, whose contact details are set out below.

5. What to do if you would like more information about how we manage your personal information or wish to complain about a breach of your privacy

If you would like more information about the way we manage our personal information or are concerned that we may have breached your privacy and wish to make a complaint, please contact us by calling us on **1300 650 931** or by writing to us at the postal or email address set out below.

Privacy Officer Australian Financial Innovations Pty Ltd, PO Box 155, Stanhope Gardens NSW 2768 Email: enquiries@afinnovations.com.au.

6. Changes to our privacy policy

From time to time it may be necessary for us to review and revise our privacy policy. We reserve the right to change our privacy policy at any time. We may notify you of any change to our privacy policy by any means we choose including by email, by other electronic communication, by sending you a revised copy or by otherwise informing you that a revised copy of our privacy policy is available on request.



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LOAN PURPOSE / DECLARATION CHECKLIST

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 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 predominately 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 the following information:	<u>Yes</u>	<u>No</u>
1. Are any of the borrowers a natural person as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are any of the borrowers a corporation? If yes, DO NOT COMPLETE Part B or Part C.	<input type="checkbox"/>	<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)?	<input type="checkbox"/>	<input type="checkbox"/>

PART B		Loan Amount Sought
The purpose of this proposed loan is:		
1. To refinance an owner occupied residence.		\$
2. To refinance a property for investment purposes.		\$
3. To purchase a residence to be owner occupied.		\$
4. To purchase a property for investment purposes.		\$
5. To finance the construction of a residence to be owner occupied.		\$
6. To finance the construction of a property for investment purposes.		\$
7. To have available credit to make personal purchases.		\$
8. To provide a Line of Credit for the borrower's business.		\$
9. To finance expenditure of a personal, domestic or household nature as follows:		\$
10. Other, give details:		\$

PART C	
Do you believe that the borrower will receive an Income Tax Deduction in respect of at least 50% of the total interest payable on the proposed amount to be borrowed? Yes <input type="checkbox"/> No <input type="checkbox"/>	
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 of 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.	

Signature 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date



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DECLARATION OF PURPOSE

(SECTION 11, Consumer Credit Code; Regulation 10, Consumer Credit Regulation)

**Credit Provider: Perpetual Trustees Victoria Limited or Perpetual Trustee Company Limited,
Australian Executor Trustees Limited, GEL Custodians Pty Limited**

RE: LOANS OF \$ _____

Full Borrower Name 1

Full Borrower Name 2

Full Borrower Name 3

Full Borrower Name 4

I / We declare that the credit to be provided to me / us by the Credit Provider is to be applied wholly or predominantly for business or investment purposes (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.

I / We agree to provide Declarations of Purpose of the credit whenever required by the Credit Provider.

Signature 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date

JOINT NOMINATION FORM

Each joint debtor / mortgagor is entitled to receive a copy of any notice or other document under the Consumer Credit Code. You may, however nominate that one person receives all notices on your behalf by signing the following nomination directly from Australian Financial Innovations Pty Ltd ABN 37 729 446 410 and/or Australian Mortgage Assist Pty Ltd ABN 39 109 162 825 or from their nominated providers.

You can however at any time advise us in writing that you wish to cancel you nomination and accordingly wish to receive directly a copy of any notice or other document under the Consumer Credit Code.

We nominate _____ to receive notices and other documents under the Consumer Credit Code on behalf of all of us. The notices and documents are to be sent to the following mailing address:

Address	State	Post Code
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Signature 1		Print Name		Date
Signature 2		Print Name		Date
Signature 3		Print Name		Date
Signature 4		Print Name		Date