



mfc

MORTGAGE LOAN APPLICATION

About Your Application . . .

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will then make every effort to process it without delay and let you know the outcome.



| | Details for applicant (1) | Details for applicant (2) |
|--|---|---|
| Type of applicant | <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor | <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> Trustee <input type="checkbox"/> Trustee / Guarantor |
| Title | <input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir | <input type="checkbox"/> Dr <input type="checkbox"/> Miss <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Prof <input type="checkbox"/> Sir |
| Full name of applicant | | |
| Date of birth | | |
| Driver's licence number | | |
| Marital status of applicant | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed | <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed |
| Full name of spouse | | |
| Dependants | Number: Ages: | Number: Ages: |
| Contact details | Home: Work: | Home: Work: |
| | Mobile: E-mail: | Mobile: E-mail: |
| Are you an Australian resident? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Current address of applicant | | |
| | Postcode | Postcode |
| Period at current address | Months: | Months: |
| Current status of residence | <input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents | <input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents |
| Previous address of applicant (if less than 12 months in the above address) | | |
| | Postcode | Postcode |
| Period at previous address | Months: | Months: |
| If company, state registered office address | | |
| | Postcode | Postcode |
| If company, period at current address | Months: | Months: |
| Current status of registered office | <input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other | <input type="checkbox"/> Own premises <input type="checkbox"/> Renting <input type="checkbox"/> Other |
| If company, previous address (if less than 12 months in the above address) | | |
| | Postcode | Postcode |
| Address of applicant after settlement of this loan | | |
| | Postcode | Postcode |
| Current status of residence after settlement of this loan | <input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased | <input type="checkbox"/> Own home <input type="checkbox"/> Renting <input type="checkbox"/> Boarding <input type="checkbox"/> With parents <input type="checkbox"/> To be purchased |
| Name of nearest relative not living with you (must not be an applicant) | | |
| Relationship of relative | | |
| Current address of relative | | |
| | Postcode | Postcode |
| Contact details of relative | Home: Work: | Home: Work: |
| | Mobile: Email: | Mobile: Email: |
| If applicant is a Trust, state Full name of Trust | | |
| Full name of Trustee(s) | (1) | (2) |
| | (3) | (4) |
| Full name of Beneficiary(ies) | (1) | (2) |
| | (3) | (4) |

| | | |
|---|---|---|
| Occupation | | |
| If company, please state date and place of incorporation, | | |
| nature of business, | | |
| and name of all directors | | |
| Employment type | <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor | <input type="checkbox"/> Full time <input type="checkbox"/> Part time <input type="checkbox"/> Casual <input type="checkbox"/> Contractor |
| SELF EMPLOYED | <input type="checkbox"/> Sole trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership | <input type="checkbox"/> Sole trader <input type="checkbox"/> Company <input type="checkbox"/> Partnership |
| OTHER | <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed | <input type="checkbox"/> Home duties <input type="checkbox"/> Retired <input type="checkbox"/> Unemployed |
| Employer's name | | |
| Employment start date | | |
| Are you on probation? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| Employer's address | | |
| | Postcode | Postcode |
| Please complete below if period of employment is less than 2 years | | |
| Previous occupation | | |
| Previous employer's name | | |
| Period of employment | | |

Personal Financial Statement

| Assets | | Liabilities | | | |
|--|-----------------|--------------------------------------|------------------|-----------------------|--|
| Details | Market value \$ | Lender | Amount Owning \$ | Monthly Repayments \$ | To be paid out at settlement (tick if yes) |
| 1. Principal residence at: | | 1. | | | <input type="checkbox"/> |
| 2. Real estate: | | 2. | | | <input type="checkbox"/> |
| 3. | | 3. | | | <input type="checkbox"/> |
| 4. | | 4. | | | <input type="checkbox"/> |
| Deposit paid on property purchase | | Personal loans amount | | | <input type="checkbox"/> |
| Vacant land at: | | Overdrafts and other bank facilities | | | |
| Boat | | 1. | | | <input type="checkbox"/> |
| Cash management | | 2. | | | <input type="checkbox"/> |
| Cheque account | | 3. | | | <input type="checkbox"/> |
| Investment savings | | Line of credit | | | <input type="checkbox"/> |
| Managed funds | | Term loan | | | <input type="checkbox"/> |
| Savings account | | Loans as guarantor | | | <input type="checkbox"/> |
| Term deposits | | Other loan | | | <input type="checkbox"/> |
| Superannuation | | | | | <input type="checkbox"/> |
| Personal equity in business (give details) | | Hire purchase | | | <input type="checkbox"/> |
| Stock and machinery | | Credit card limits \$ | | | <input type="checkbox"/> |
| Tools of the trade | | | | | <input type="checkbox"/> |
| Motor vehicle(s) owned by applicant | | Store cards | | | <input type="checkbox"/> |
| Marketable personal effects | | Personal debts | | | <input type="checkbox"/> |
| Home contents | | Rent | | | <input type="checkbox"/> |
| Collections | | Lease | | | <input type="checkbox"/> |
| Gifts | | HECS | | | <input type="checkbox"/> |
| Life insurance | | Other | | | <input type="checkbox"/> |
| 1. Other assets (give details) | | | | | <input type="checkbox"/> |
| 2. | | | | | <input type="checkbox"/> |
| Total= | | Total= | | | <input type="checkbox"/> |

Funds position

How loan is to be financed:

| | | | | | |
|-------------------|---|----|--------------------|---|----|
| Purchase Price | - | \$ | Sale Proceeds | - | \$ |
| Refinance | - | \$ | Own Funds (Source) | - | \$ |
| Home Improvements | - | \$ | Gift | - | \$ |
| Legal fees | - | \$ | Loan Amount | - | \$ |
| Stamp fees | - | \$ | Other | - | \$ |
| Loan fees | - | \$ | | | |
| Other | - | \$ | | | |
| Total | - | \$ | Total | - | \$ |

| Do you have any contingent liabilities or guarantees? | Applicant (1) | Applicant (2) |
|---|---------------|---------------|
| Name of applicant and relationship | | |
| Amount \$ | | |
| Lender | | |

| Income details – Gross income p.a. | | |
|------------------------------------|--|--|
| Employer 1. | | |
| Employer 2. | | |
| Rental | | |
| Other | | |

| | Yes | No |
|--|--------------------------|--------------------------|
| Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed? | <input type="checkbox"/> | <input type="checkbox"/> |
| Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer? | <input type="checkbox"/> | <input type="checkbox"/> |
| Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details | <input type="checkbox"/> | <input type="checkbox"/> |
| Is the property under old systems title? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are all borrowers eligible for the First Home Owner Grant? (If 'Yes', amount of Grant \$ _____) | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you want to capitalise any LMI premium (where applicable) to your loan facility? | <input type="checkbox"/> | <input type="checkbox"/> |
| Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment? | <input type="checkbox"/> | <input type="checkbox"/> |
| Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding? | <input type="checkbox"/> | <input type="checkbox"/> |

| The following apply to GUARANTORS ONLY |
|---|
| Name of your bank: _____ Branch address: _____ |
| Name of bank manager: _____ Telephone no: _____ |

Loan Facility (please select)

| | |
|---|---|
| Total facility amount \$: _____ (Note: total facility can consist of up to 4 separate loan splits) | |
| Date facility required: ____ / ____ /20____ | |
| Loan amount 1: \$ _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose | Loan amount 2: \$ _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose |
| Loan amount 3: \$ _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose | Loan amount 4: \$ _____ <input type="checkbox"/> Premium <input type="checkbox"/> Premium Deluxe <input type="checkbox"/> Line of Credit <input type="checkbox"/> Variable <input type="checkbox"/> Fixed for _____ years <input type="checkbox"/> Interest-Only for _____ years <input type="checkbox"/> Loan for personal use <input type="checkbox"/> Loan for investment purpose |

Property 1

| | | | | | |
|--|------------------------------------|--|--|--|---|
| Security offered – first mortgage over (describe improvements): | | | | | |
| | | | | | |
| Located at: | | | | Postcode | |
| Condition: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Fair | <input type="checkbox"/> Needs repairs | <input type="checkbox"/> Age _____ years |
| Usage: | <input type="checkbox"/> Vacant | <input type="checkbox"/> Presently occupied by applicant | <input type="checkbox"/> To be occupied by applicant | <input type="checkbox"/> To be leased | <input type="checkbox"/> Leased for _____ years |
| Title details: | Volume _____ | Folio _____ | Lot _____ | Plan _____ | Title _____ Zoning _____ |
| Name in which security property will stand: | | | | | |
| Details of individual to be contacted for access to the property for valuation purposes: | | | | | |
| Name: | _____ | Ph (W): _____ | Ph (H): _____ | | |
| Valuation fee: | _____ | Payable to: _____ | | | |

Property 2

| | | | | | |
|--|------------------------------------|--|--|--|---|
| Security offered – first mortgage over (describe improvements): | | | | | |
| | | | | | |
| Located at: | | | | Postcode | |
| Condition: | <input type="checkbox"/> Excellent | <input type="checkbox"/> Good | <input type="checkbox"/> Fair | <input type="checkbox"/> Needs repairs | <input type="checkbox"/> Age _____ years |
| Usage: | <input type="checkbox"/> Vacant | <input type="checkbox"/> Presently occupied by applicant | <input type="checkbox"/> To be occupied by applicant | <input type="checkbox"/> To be leased | <input type="checkbox"/> Leased for _____ years |
| Title details: | Volume _____ | Folio _____ | Lot _____ | Plan _____ | Title _____ Zoning _____ |
| Name in which security property will stand: | | | | | |
| Details of individual to be contacted for access to the property for valuation purposes: | | | | | |
| Name: | _____ | Ph (W): _____ | Ph (H): _____ | | |
| Valuation fee: | _____ | Payable to: _____ | | | |

Property insurance

| | |
|------------------------|-----------------------|
| Name of company: _____ | Sum insured: \$ _____ |
| Policy number: _____ | Expiry date: _____ |

Bank account from which loan repayments will be made

| | |
|------------------------|-----------------------|
| Name of account: _____ | Account number: _____ |
| Bank: _____ | Branch address: _____ |

Name of your solicitor

| | |
|--------------------------------------|-----------|
| Address: _____ | |
| Name of person acting for you: _____ | Ph: _____ |

Supporting documentation (to be provided with this application)

| |
|---|
| <input type="checkbox"/> Confirmation of current employment and salary by way of payslips, PAYG payment summary and letter from employer. |
| <input type="checkbox"/> If current employment under 2 years, confirmation of previous period of employment. |
| <input type="checkbox"/> Copies of last two years tax returns and assessments if self employed. |
| <input type="checkbox"/> Confirmation of funds available to make up purchase price. |
| <input type="checkbox"/> Confirmation of existing debt on property being refinanced. |

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 will 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, to obtain the valuation report about the security property 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 the loan.

Signature _____

Name of signatory: _____

Date _____

Signature _____

Name of signatory: _____

Date _____

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 Consumer Credit Code ("the Code"). The Code applies (inter alia) where:

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

PART A

| In order to determine whether or not the provisions of the Code will apply to this loan, the Lender requires you to provide the following information: | | |
|---|------------------------------|-----------------------------|
| 1. Are any of the applicant(s) natural persons as described above? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Are any of the applicant(s) a corporation? If yes, do not complete Part B and Part C. | <input type="checkbox"/> Yes | <input 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 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 = | \$ |

PART C

| | | |
|---|------------------------------|-----------------------------|
| Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
|---|------------------------------|-----------------------------|

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration 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 applicant(s).

Signature _____ Print applicant name: _____ Date _____

Signature _____ Print applicant name : _____ Date _____

Business Purpose Declaration

(Section 13 (5) of the National Credit Code. Regulation 68 National, Consumer Credit Protection Regulations)

TO:

**Perpetual Trustees Victoria Ltd
Or AFSH Nominees Pty Limited
(Acting together or alone as the 'Lender')**

Loan of \$.....to be secured by mortgage over property at

Full applicant name (1)

Full applicant name (2)

I/We declare that the credit to be provided to me/us by the Lender is to be applied wholly or predominantly for business or investment purposes (or for both purposes) other than investment in residential property.

IMPORTANT

You should **ONLY** sign this declaration if this loan is wholly or predominantly for business or investment purposes other than investment in residential property.

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

I/We agree to provide declarations of purpose of the credit whenever required by the Lender.

For applications where the applicant is a trustee - The trustee declares and confirms that:

(a) the trust is NOT (and will not be) a regulated superannuation fund for the purposes of the Superannuation Industry (Supervision) Act 1993; and (b) the security property is NOT (and will not be) an asset subject to regulation under the Superannuation Industry (Supervision) Act 1993; and (c) the trust is NOT (and will not be) subject to any arrangement which is subject to section 67(4A) of the Superannuation Industry (Supervision) Act 1993.

Signature of person making declaration

Signature of person making declaration

Full name of person making declaration

Full name of person making declaration

 / /20
Date declaration signed

 / /20
Date declaration signed

100 Point Identification form

Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors

- To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application.
- 100 Point Identification check must include at least one document with photo identification (📷).
- Original documents **MUST** be sighted and a copy of the documents must accompany this form.
- Photocopies of identification documents must be clear and legible.

Step 1 – Collect KYC information from Applicant

| | | | |
|--|--|--|----------------------|
| Full name of Applicant (surname first) | <input type="text"/> | Formerly known as (surname first) | <input type="text"/> |
| Applicant's date of birth | <input type="text"/> | Evidence of change of name sighted (e.g. marriage certificate) | <input type="text"/> |
| Applicant's residential address (must not be a PO Box) | <input type="text"/> <input type="text"/> | Applicant's signature | <input type="text"/> |

Step 2 – Verify the Applicant's KYC information

Step 3 – Record details of identification procedure

| Document Type (please tick type used) | Point value | The document verifies the Applicant's ... (check <input checked="" type="checkbox"/> all that apply) | | | Document/ Account Number | Name of issuing body | Place of issue | Date of issue | Expiry date | Certified copy / Clear & legible copy attached |
|--|---|---|--------------------------|--------------------------|-----------------------------|-------------------------|----------------|------------------|----------------|--|
| | | Name | Date of Birth | Address | | | | | | |
| only 1 allowed | Birth certificate | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| | Current Passport 📷 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| | Expired Australian Passport (which has not been cancelled and which was current in the preceding two years) 📷 | 70 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | <input type="checkbox"/> |
| | Citizenship Certificate | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Drivers Licence 📷 | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Student photo ID card (issued by an Australian Tertiary Education Institution) 📷 | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Pension concession card or Health care card | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Name/address confirmed by current/previous employer (within last two years) | 35 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Public utilities record | 25 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Medicare card | 25 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Financial Institution passbook, account statement, debit or credit card (one per institution only) | 25 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| The individual has been known to the Authorised Party for a minimum of 12 months | 40 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Rates Notice or Title Search. | 35 | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | <input type="checkbox"/> |
| Total number of points (must be at least 100 points) | | | | | | | | | | |

I am satisfied that the identity of the Applicant whose name, former name (if applicable), date of birth, residential address and signature appears above has been verified in accordance with this form and the criteria listed above. I also confirm that I have sighted original documents in verifying the Applicant's identity, and that true and complete copies of these are attached to this form.

Signature of Authorised Party _____ Name of Authorised Party _____ Date _____

PRIVACY ACT 1988 CONSENT

This privacy notice and consent relates to an application (the application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations or your loan or a guarantee of the loan. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit the application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves the application, it may seek lender's mortgage insurance (LMI) cover from a lenders mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, "credit eligibility information" means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

PRIVACY NOTICE

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

Organisations that collect information about you

This privacy notice and consent covers the following organisations that may collect information about you relating to the application or your loan or a guarantee of the loan:

- the mortgage manager (the mortgage manager) through whom you made the application or that manages your loan. That mortgage manager is Morton Financial Consulting Pty Ltd trading as MFC Mortgages ACN 090 375 527;
- the lender to whom you make the application or that makes your loan available. That lender is either Perpetual Trustees Victoria Limited ACN 004 027 258 or AFSH Nominees Pty Ltd ACN 143 937 936 (each a lender);
- the loan servicer (the loan servicer) that considers the application or administers your loan for the lender. That loan servicer is Advantagedge Financial Services Pty Ltd ACN 130 012 930;
- the LMI insurer that considers a lender's request for LMI cover relating to the application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer); and
- the title insurer (the title insurer), that considers a lender's request for title insurance cover relating to the application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

Each of those organisations is described below separately as "we" and "us".

The LMI insurers and the title insurer are described together below as "insurers".

How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from the application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in the application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We will do this only if it's reasonably necessary to do so, for example, where:

- we obtain information (including commercial credit information concerning your credit worthiness or history, consumer information and collection of overdue payments information) from a credit reporting body for any purpose described below;
- we obtain information about your loan or a guarantee of the loan from another organisation described above;
- we can't get hold of you and we rely on publicly available information to update your contact details;
- we check property, you offer as security, through public registers or our service providers; or
- we exchange information with your legal or financial advisers or other representatives.

When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services;
- considering whether you are eligible for a loan or any related service you requested;
- processing the 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;
- identifying you;
- 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;
- 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 law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender'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 information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- 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 lender 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 Privacy Act 1988 and 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 lender 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 lender;
- 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; and
- for any other purpose under the contract between a lender and the title insurer.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

Sharing Your Information

Sharing with other organisations

We use and share information about you with other organisations described above for the purposes described above.

Sharing with related companies

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

Sharing with your representatives and referees

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers or real estate agents); and
- your referees, such as your employer, to confirm details about you.

Sharing with credit reporting bodies

We may disclose information about you to a credit reporting body in relation to the application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

Sharing with third parties

We may disclose information about you to third parties, in relation to: considering the application; administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

- valuers, other insurers, re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- organisations that are involved in debt collecting or in purchasing debts;
- organisations, like fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct;
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;
- government or regulatory bodies (including ASIC and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;

- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- payment system operators to allow us to investigate or correct payments on your loan; and
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business systems, procedures and technology infrastructure;
- organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, research and development; and
- mailing houses and telemarketing agencies that assist a lender or the loan servicer to communicate with you.

Sharing outside of Australia

QBE may disclose information about you to related companies situated in the Philippines.

Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

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 via an internet connection, it's not always practicable to know in which country information about you may be held.

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.

Each lender, loan servicer and mortgage 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.

Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule.

Consent

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body:
 - 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
 - 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 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:
 - the application and details of the obligations guaranteed or proposed to be guaranteed;
 - your credit worthiness, credit capacity or credit history; and
 - any other matter we decide is relevant to a potential guarantor or guarantor;
- if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager 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. 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 information (including credit eligibility 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 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 credit eligibility 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.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to the application or a loan you get from the lender to us, you will let that other person know that:

- we have collected their information to assess the application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
 - access or request a copy of that privacy policy or 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 lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

More about the credit reporting body we use

Contact details

We may give information about you to one or more credit reporting bodies in relation to the application or your loan. Currently, we deal with Veda Advantage Business Information Services Ltd (Veda). Veda's contact details are in the schedule. Veda has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Veda's website set out in the schedule.

If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

If you don't want your information used by them for direct marketing/pre screening purposes

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

SCHEDULE

Lenders

Perpetual Trustees Victoria Limited ACN 004 027 258
Level 12, 123 Pitt Street, Sydney, NSW 2000.
Tel: 02 9229 9000

Web: www.perpetual.com.au

Its privacy policy is set out at <http://www.perpetual.com.au/privacy-policy.aspx>

AFSH Nominees Pty Ltd ACN 143 937 936
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600

Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

Loan Servicer

Advantedge Financial Services Pty Ltd ACN 130 012 930
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600

Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

Morton Financial Consulting Pty Ltd trading as MFC Mortgages
499A Main Street, Mordialloc Vic 3195
Tel: 1800 000 632

Web: www.mfcmortgages.com.au

Its privacy policy is set out at <http://mfcmortgages.com.au/wp-content/uploads/2013/07/MFC-Credit-Guide-2013.pdf>

Insurers

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071
Level 21, 50 Bridge St, Sydney NSW 2000
Tel: 1300 367 764

Web: www.qbelmi.com

Its privacy policy is set out at <http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo>.

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
Level 26, 101 Miller St, North Sydney NSW 2060
Tel: 1300 655 422

Web: www.genworth.com.au

Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908
Level 10, 309 George Street, Sydney NSW 2000
Telephone 1300 362 178

Web: www.firsttitle.com.au

Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Credit Reporting Body

Veda Advantage Business Information Services Ltd

- **Online:** www.mycreditfile.com.au
- Veda Advantage's credit reporting policy is set out at <http://www.veda.com.au/privacy>
- **Mail:** Attention: Public Access Division Veda Advantage PO Box 966 North Sydney NSW 2059.

SIGNATURE OF APPLICANT / GUARANTOR

I/we declare that I am/we are over the age of 18 and the information contained in the application is true and correct in every particular and it is upon this basis that I/we make the application for credit. I/we also confirm our agreement 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** _____