



Optimiser Home Loan Application Form

Email application to: applications@mortgage-mart.com.au

P. 1300 650 200

APPLICATION FORM

Please complete all fields of this application form. If a field is not applicable to you please mark as N/A.

1 Checklist

Please include the relevant completed product checklist document along with all supporting documents with this application.

2 Broker Details (if applicable)

Mortgage Mart BDM
Broker Unique ID
Broker Name
Company Trading Name
ACL#
ACR#
Contact Number
Email

3 Referrer Details (if applicable)

Mortgage Mart Loan Writer
Loan has been referred by
Referrer Company Name
Referrer Unique ID
Contact Number
Email

4 Broker/Referrer Declaration Section (if applicable)

ADDITIONAL DOCUMENT

Broker Declaration completed

DECLARATION

PLEASE INDICATE

1. Does the proposed loan meet the client's requirements and objectives?
2. I have made 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 applicant(s) requirements and objectives and the applicant can comply with their financial obligations without substantial hardship.
3. For interest only terms
 - a. The interest only period aligns with the applicant(s) 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 applicant(s) may pay more over the life of their loan than if there was no interest only term.
 - c. The applicant(s) is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may have received for writing this loan.
4. No conflict of interest exist between the applicant(s) and myself (e.g. the transaction is at arm's length and the applicant(s) is not a friend, partner or family member).

I declare the above information to be true and correct.

Name of Broker/Loan Writer

Signature

Date

5 Applicant Overview *Please copy for additional applicant if required.*

PERSON APPLICANT

Person Applicant 1 Full Name

Are you a Politically Exposed Person? Yes No

Person Applicant 2 Full Name

Are you a Politically Exposed Person? Yes No

A Politically Exposed Person (PEP) is a person, or an immediate family member of a person, who holds a prominent public position or function in a government body or international organisation. PEP status is defined and regulated under Australia's Anti-Money Laundering & Counter-Terrorism Financing Act 2006 (Cth).

COMPANIES AND TRUST APPLICANT

Role Applicant Guarantor

Company/Trustee Name

Trust Name (if applicable)

ABN/ACN

Trading Address

Street Address

Suburb/Town

Postal Address (if different from trading address)

Street Address

Suburb/Town

Registered Office (if different from trading address)

Street Address

Suburb/Town

Nature of Business/Industry/Purpose

Certified ASIC full company extract included Yes No

Certified Copy of Trust Deed included Yes No

COMPANY/TRUSTEE COMPANY DETAILS

Beneficial Owner(s)/Shareholder(s) Details:

First Name

Surname

Residential Address

1.

2.

3.

4.

Director(s) Details (For Proprietary/Private Company Only):

First Name

Surname

1.

2.

3.

4.

6 Loan Purpose

LOAN PURPOSE

Purchase Construction Refinance Equity Release Refinance and Equity Release

PRIMARY PURPOSE

Owner Occupier Investment

Supplementary or Primary Loan Purpose – Please complete if an equity release forms part of the loan proceeds (Enter the amount for all purposes that are applicable)

Purchase Property - OO	Purchase Property - INV	Shares or Other investment	Household goods
\$	\$	\$	\$
Business Use	Car, Boat, Caravan or any similar asset class	Holiday	Cosmetic Renovation
\$	\$	\$	\$
Please breakdown and provide any corresponding documents to support:			

7 Loan Information

Optimiser Product Name

Purchase Price/Estimated Value (AUD)

Deposit Paid

Settlement Date

Loan Amount

Loan Term

LVR

Loan Type Principal and Interest

Interest Only (I/O)

I/O Term

Reason for I/O (if applicable)

Rate Type Variable Rate

Fixed Rate

Repayment Frequency

Monthly

LOAN SPLIT REQUIREMENTS

LOAN SPLIT 1

Split Amount: \$

Indicative Rate:

% p.a.

Payment Type Principal and Interest

Interest Only (I/O)

I/O Term

Interest Type Variable

Fixed

Fixed Term

Offset Account Required

Payment Frequency

Weekly

Fortnightly

Monthly

LOAN SPLIT 2

Split Amount: \$

Indicative Rate:

% p.a.

Payment Type Principal and Interest

Interest Only (I/O)

I/O Term

Interest Type Variable

Fixed

Fixed Term

Offset Account Required

Payment Frequency

Weekly

Fortnightly

Monthly

8 Security Details

Title: Proposed Registered owner names

SECURITY

Building Name

Street No.

Street Name

Suburb/Town

State

Postcode

Property Size

Estimated Market Value (\$)

TYPE OF SECURITY

House

Vacant Land

Apartment/Unit

Villa

Duplex

Townhouse/Terrace

House and Land Package

Commercial

Other

PRIMARY PURPOSE

Owner Occupier

Investment

Other

Expected Rental Income (if investment)

Annually

Monthly

Weekly

CONTACT FOR ACCESS (FOR VALUATION):

Agent

Applicant

Builder

Contact Name

Phone

Notes Regarding access to this property:

9 Applicant Details *Please copy for additional applicant if required.*

APPLICANT 1

Role Applicant Guarantor
Existing customer Yes No

If yes, customer#:

Gender Male Female Date of Birth
Title Mr Mrs Ms Miss Dr Other

Surname

First Name

Middle Name

Drivers Lic No. State Issued

ID Card

Married/Domestic Partner De facto Single

Number of Dependants

Specified Ages

Country of birth

Australian Resident Yes No

Australian Citizen Yes No

If No to Australian Resident or Australian Citizen:

Visa Information

Country of Citizenship

Are you a US citizen or resident for tax purposes?

Yes No

WeChat ID

Home Phone

Mobile Phone

Email

Preferred Contact Method Phone WeChat Email

APPLICANT 2

Role Applicant Guarantor
Existing customer Yes No

If yes, customer#:

Gender Male Female Date of Birth
Title Mr Mrs Ms Miss Dr Other

Surname

First Name

Middle Name

Drivers Lic No. State Issued

ID Card

Married/Domestic Partner De facto Single

Number of Dependants (if not shared with applicant 1)

Specified Ages

Country of birth

Australian Resident Yes No

Australian Citizen Yes No

If No to Australian Resident or Australian Citizen:

Visa Information

Country of Citizenship

Are you a US citizen or resident for tax purposes?

Yes No

WeChat ID

Home Phone

Mobile Phone

Email

Preferred Contact Method Phone WeChat Email

9 Applicant Details (continued) Please copy for additional applicant if required.

APPLICANT 1

CURRENT RESIDENTIAL STATUS

Own Home Owner (with mortgage) Renting
Boarding Living with Parents
Other

CURRENT ADDRESS (Must NOT be PO Box)

Unit/House No.
Street Name
Suburb/Town
State Postcode
Country
Time at current address: Years Months

PREVIOUS ADDRESS -

If less than 2 years at current address (Must NOT be PO Box)

Unit/House No.
Street Name
Suburb/Town
State Postcode
Country
Time at previous address: Years Months

POSTAL ADDRESS AFTER SETTLEMENT

Same as Current Address

Unit/House No.
Street Name
Suburb/Town
State Postcode
Country

APPLICANT 2

CURRENT RESIDENTIAL STATUS

Own Home Owner (with mortgage) Renting
Boarding Living with Parents
Other

CURRENT ADDRESS (Must NOT be PO Box)

Unit/House No.
Street Name
Suburb/Town
State Postcode
Country
Time at current address: Years Months

PREVIOUS ADDRESS -

If less than 2 years at current address (Must NOT be PO Box)

Unit/House No.
Street Name
Suburb/Town
State Postcode
Country
Time at previous address: Years Months

POSTAL ADDRESS AFTER SETTLEMENT

Same as Current Address

Unit/House No.
Street Name
Suburb/Town
State Postcode
Country

10 Employment Details *Please copy for additional applicant if required.*

APPLICANT 1

CURRENT EMPLOYMENT

Annual Income: \$

Currency:

Employment Type

Wages/Salary

Self-employed/Subcontractor

Retired

Home Duties

Government Benefits

Other

Employment Status

Full-Time

Part Time

Contract

Casual/Temp

Name of current employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone

PREVIOUS EMPLOYMENT - If less than 2 years at current employment

Employment Type

Wages/Salary

Self-employed/Subcontractor

Retired

Home Duties

Government Benefits

Other

Employment Status

Full-Time

Part-Time

Contract

Casual/Temp

Name of previous employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone

APPLICANT 2

CURRENT EMPLOYMENT

Annual Income: \$

Currency:

Employment Type

Wages/Salary

Self-employed/Subcontractor

Retired

Home Duties

Government Benefits

Other

Employment Status

Full-Time

Part Time

Contract

Casual/Temp

Name of current employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone

PREVIOUS EMPLOYMENT - If less than 2 years at current employment

Employment Type

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Retired

Home Duties

Government Benefits

Other

Employment Status

Full-Time

Part-Time

Contract

Casual/Temp

Name of previous employer (if Self Employed – Trading Name)

Position/Title

Industry

Time at current employment: Years

Months

Employer's Address (Must NOT be PO Box)

Unit/House No.

Street Name

Suburb/Town

State

Postcode

Country

Employer Phone

11 Other Income Details

Note: Rental income from proposed security is to be entered in "Section 8: Security Details".

APPLICANT 1		Currency (if not AUD)			
Government Benefits	\$ Net		Annually	Monthly	Weekly
Dividends	\$ Net		Annually	Monthly	Weekly
Private Pension	\$ Net		Annually	Monthly	Weekly
Rental Income	\$ Net		Annually	Monthly	Weekly
Other	\$ Net		Annually	Monthly	Weekly

APPLICANT 2		Currency (if not AUD)			
Government Benefits	\$ Net		Annually	Monthly	Weekly
Dividends	\$ Net		Annually	Monthly	Weekly
Private Pension	\$ Net		Annually	Monthly	Weekly
Rental Income	\$ Net		Annually	Monthly	Weekly
Other	\$ Net		Annually	Monthly	Weekly

12 Business Derived Income Details (Self-employed only)

APPLICANT 1

Business Type Sole Trader Partnership Company Trust

Ownership Percentage %

Currency (if not AUD)

Financial Year Data (year)		Add Backs	
Turnover Gross Income	\$	Depreciation	\$
Total Expenses	\$	Interest	\$
Net Profit Before Tax	\$	Other	\$
		Total Addbacks	\$

Please detail any loan commitments the company/business is currently liable for:

APPLICANT 2

Business Type Sole Trader Partnership Company Trust

Ownership Percentage %

Currency (if not AUD)

Financial Year Data (year)		Add Backs	
Turnover Gross Income	\$	Depreciation	\$
Total Expenses	\$	Interest	\$
Net Profit Before Tax	\$	Other	\$
		Total Addbacks	\$

Please detail any loan commitments the company/business is currently liable for:

13 Financial Details

ASSETS – WHAT YOU OWN

Specify Linked Liability(ies) below e.g. Loan/s 1 & 4

Existing Property	Value of Property	Currency	Outstanding Loan	Owner
Address:	\$			App 1 App 2
Address:	\$			App 1 App 2
Address:	\$			App 1 App 2
Address:	\$			App 1 App 2

Vehicle/s	Year	Make	Model	Value	Currency	Outstanding Loan	Owner
				\$			App 1 App 2
				\$			App 1 App 2

	Name of Financial Institution	Currency	Balance	Owner
Savings/Deposit Accounts			\$	App 1 App 2
Savings/Deposit Accounts			\$	App 1 App 2
Savings/Deposit Accounts			\$	App 1 App 2

	Provide Details	Currency	Value	Owner
Home Contents			\$	App 1 App 2
Superannuation			\$	App 1 App 2
Other Assets			\$	App 1 App 2
Other Assets			\$	App 1 App 2
Other Assets			\$	App 1 App 2

LIABILITIES – WHAT YOU OWE

Loan Type	Name of Financial Institution	Current Interest Rate	Balance Owing	Monthly Repayment	Currency	Original Term	I.O Term	Status	Borrower
1 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
2 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
3 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
4 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2
5 Home Personal		%	\$	\$				Close Retain Reduce	App 1 App 2

STORE/CREDIT CARDS E.G. VISA

Card Type	Name of Financial Institution	Balance Owing	Card Limit	Monthly Repayment	Status	Borrower
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	\$	Close Retain Reduce	App 1 App 2

OTHER LIABILITIES E.G. OVERDRAFT/CAR LEASE/CUSTOMER IS GUARANTOR FOR LOAN

Type	Name of Financial Institution	Overdraft Limit	Balance Owing	Status	Borrower
		\$	\$	Close Retain Reduce	App 1 App 2
		\$	\$	Close Retain Reduce	App 1 App 2

14 Living Expenses - Please copy if more than 2 households

In complying with our responsible lending obligations, Mortgage Mart of Australia Pty Ltd needs to take into account the customers' personal financial situation. This means we need customers to provide us with their actual living expenses for all home loan applications.

For each applicant please complete your average monthly living expenses. For additional applicants, please complete a separate form showing your average monthly living expenses.

If a section does not apply to you, please complete as \$0

Living Expenses - Monthly	Currency	Applicant 1	Applicant 2
Basic Housing & Property Expenses (including Electricity, Gas, Rates & Maintenance)		\$	\$
Investment Property Costs (Management Fees, Strata Fees, Rates & Maintenance)		\$	\$
Communication & Media (including Telephone, Mobile, Internet & PayTV)		\$	\$
Food & Groceries		\$	\$
Recreation & Entertainment (including Restaurants, Memberships & Holidays)		\$	\$
Clothing & Personal Care		\$	\$
Medical & Health		\$	\$
Transport (including Registration, Fuel, Parking, Tolls & Public Transport)		\$	\$
Education & Childcare (including School Fees, Books, Uniforms & Excursions)		\$	\$
Insurance (including Health, Home, Contents, Car & Life)		\$	\$
Other Expenses		\$	\$
Total		\$	\$

Accommodation Expenses	Applicant 1		Applicant 2	
Rent/Board – Monthly	Currency	\$	\$	\$
Will this continue after settlement?		Yes	No	Yes No

Are there any other expenses not detailed above which may impact the capacity to repay this loan without hardship? If so please provide details below:

15 Changes to Future Financial Circumstances

Are there any foreseeable circumstances that may affect your ability to make loan repayments, such as financial stress from existing commitments or expenses not detailed?

Yes No

Are you currently experiencing financial stress from any existing financial commitments? If Yes, please detail below: Yes No

16 Exit Strategy

At what age is the applicant planning to retire?

Applicant 1

Applicant 2

Exit Strategy – Does the loan term reach any one of the applicant’s planned retirement age?

Yes No

If “Yes”, please select from the available responses below:

Repayment of the loan prior to retirement

Recurring income from Superannuation

Income from other investments retirement

Customer planning to work past the statutory retirement age

Downsizing home

Superannuation lump sum following retirement

Savings

Sale of other assets

Co-applicants income

Other (Please specify):

If any options above are selected, please describe how the applicant(s) plan to meet the declared strategy:

17 Non-Coded Business Declaration

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.

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

Name

Date

Applicant 2 Signature

Name

Date

18 Customer Settlement Details

Solicitor/Settlement Agent/Builder Details

Name of Firm

Contact Name

Street No & Name

Suburb/Town

State

Postcode

Phone

Fax

Email

Do you agree to Mortgage Mart of Australia Pty Ltd providing a copy of your loan approval letter and/or document to the settlement agent/solicitor/builder?

Yes No

19 Document Delivery

Electronic Delivery of Loan and Security Documentation (if available)

Nomination and electronic delivery (please check applicable boxes)

By signing and providing your email on this form, you consent to us giving you notices, all loan and security documentation and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent (1) we may no longer send paper copies of notices and other documents to you; (2) you should regularly check your nominated email address for notices and other documents; (3) you may withdraw your consent to the giving of notices and other documents by email at anytime; (4) you have facilities to enable you to print the notice or other document that we send to you by email if you desire; (5) we will: a) make all notices and other documents available for a period of time on a password protected section of our website for retrieval by you; or b) we will send you notices and other documents by email; (6) if the information is displayed on our website we will promptly send you an email notifying you that information is available for retrieval on our website and notify you of the nature of the information.

I direct for the loan and security documentation to be delivered by email to the address provided with this application to:

Myself, AND to my:

Solicitor

Broker (copy only)

20 Joint Nomination

Each borrower/guarantor is entitled to receive a copy of any notice or other document under the National Credit Code. If you are a joint borrower or guarantor and do not require notices and documents to be forwarded to each borrower or guarantor individually, please complete the nomination section below. (Note: Guarantors cannot nominate a borrower). By signing this nomination, you are giving up the right to be individually provided with information direct from the credit provider, (unless you are the person nominated). Any person who has signed this nomination can advise the credit provider, at any time in writing that they wish to cancel their nomination. This means they will, from the date of cancelling the nomination, receive a personal copy of any notice or other document under the National Credit Code. Notices and documents will be sent to your current residential or business address. It is your responsibility to advise us of any changes of address. Joint applicants must reside at the same address.

Borrowers: I/We nominate

(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Guarantors: I/We nominate

(full name of person nominated) to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Applicant 1

Full Name (Please print)

Signature

Date

Email

Applicant 2

Full Name (Please print)

Signature

Date

Email

Guarantor 1

Full Name (Please print)

Signature

Date

Email

Guarantor 2

Full Name (Please print)

Signature

Date

Email

21 Authority to Disclose Information to your Mortgage Broker

By signing this document you authorise Mortgage Mart of Australia Pty Ltd to provide the Mortgage Broker (if applicable) who referred your loan to us details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged.

Yes No N/A

22 Privacy Consent

By signing this document you consent to us (us, we and our refer to Mortgage Mart of Australia Pty Ltd (ABN 98 100 038 391) operating under Australian Credit Licence 382 606), our agents and the entities detailed in the Schedule responsible for collecting, using, holding and disclosing personal information and credit-related information about you. You can find out more about how we and other entities deal with your privacy by viewing the privacy policies at the internet addresses set out in the Schedule. We may seek and obtain further personal information (including sensitive information) and credit-related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide us with this consent or provide us with your personal information and credit-related information we may not be able to arrange credit for you or provide other services.

How we handle your personal and credit-related information: we may collect, use, hold and disclose personal information, and credit-related information about you for the purposes of processing your application for credit, arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws, managing our relationship with you and allowing us to perform administrative tasks. We may collect this information from you or from third parties.

We are also required to collect your personal information to comply with our obligations under Australian law, including the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth).

Credit information includes information such as your identity information, the type, terms and maximum amount of credit provided to you, repayment history information, default information (including overdue payments), court information, new arrangement information, personal insolvency information and details of any serious credit infringement. Credit eligibility information is credit reporting information supplied to us by a credit reporting body, and any information that we derive from it. Collectively, we refer to this as credit-related information.

Personal information includes any information or an opinion about an identified individual, or an individual who is reasonably identifiable. The kinds of personal information we may collect about you include your name, date of birth, address, account details, occupation, and any other information we may need to identify you including publicly available information from public registers and social media. If you are applying for finance we may also collect the ages and number of your dependants and cohabitants, the length of time at your current address, your employment details and proof of earnings and expenses. If you use our website or mobile applications we may collect information about your location or activity including IP address, telephone number and whether you have accessed third party sites, the date and time of visits, the pages that are viewed, information about the device used and other user location information. We may collect some of this information using cookies.

Access to personal information and Privacy Policies: You may gain access to the personal information and credit-related information that we hold about you or obtain a copy of our privacy policy or credit reporting policy by contacting us using the contact details in the Schedule. The privacy policies and credit reporting policies contain information about how you may access or seek correction of your personal information and credit-related information, how that information is managed, how you may complain about a possible breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information used to assess your creditworthiness, the fact that credit reporting bodies (CRBs) may provide your personal information and credit-related information to credit providers to assist in assessing your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

Consumer and commercial credit-related information: We may exchange your commercial and consumer credit-related information with entities listed in the Schedule to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit-related information about you from a CRB providing both consumer and commercial credit-related information.

Exchange information with credit providers: We may exchange your personal information and credit-related information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Disclose information to guarantors: We may disclose your personal information and credit-related information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

Exchange information: We may exchange personal information and credit-related information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. The types of entities include:

- CRBs, including for a credit guarantee purpose;
- finance brokers, mortgage managers, and persons who assist us to provide our products or services to you;
- any person or entity who represents you including financial consultants, accountants, lawyers, mortgage brokers, persons holding power of attorney, guardians and advisers;
- any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of credit made available to you - for example if a complaint is lodged about us;
- any investors, agents or advisers, trustees, ratings agency or businesses assisting us with funding for credit made available to you or any entity that has an interest in your finance or our business;
- where we are authorised to do so by law, such as under the Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cth), government and law enforcement agencies or regulators;
- entities to whom we outsource some of our functions or that provide information and infrastructure systems;
- trade insurers, other insurers, valuers and debt collection agencies;
- auditors, insurers, re-insurers and health care providers;
- other guarantors or borrowers (if more than one) and borrowers or prospective borrowers of any credit you guarantee or propose to guarantee;
- any person where we are required by law to do so or where you have provided us consent;
- any of our associates, related entities or contractors such as claims related providers including assessors and investigators that help us with claims;
- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets;
- associated businesses that may want to market products to you;
- to other financial institutions, for example to process a claim for mistaken payment; and
- any organisation providing online verification of your identity.

22 Privacy Consent (continued)

Customer identification: We may disclose your name, residential address and date of birth to an organisation, including a CRB to verify your identity. The organisation will give us a report of whether the information we have provided matches information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

Overseas Disclosure: We may disclose your personal information, and credit-related information to overseas entities including related entities and service providers located overseas including in USA, Canada, Malaysia, India, Ireland, the United Kingdom, China, Singapore, Japan, Hong Kong, Korea or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure by us or an Insurer may be found by viewing the privacy policies at the internet addresses set out in the Schedule.

Whilst we attempt to select and secure reputable offshore service providers, we are not liable for any breach or misuse of information sent offshore. An overseas entity may not be subject to privacy laws or principles similar to those which apply in Australia, and any information disclosed to all overseas entity may not have the same protection as under the Australian Privacy law. You may not be able to seek redress for any breach of your privacy which occurs outside of Australia.

Storage and Security: We may store your personal information and credit-related information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security. However, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Credit Reporting Bodies: We may exchange your personal information and credit-related information with the CRBs listed in the Schedule. The information may be included in reports that the CRBs give other organisations (such as other lenders) to help them assess your creditworthiness. Some of the information may adversely affect your creditworthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

SCHEDULE

Lender
BC Invest Loans Pty Ltd
ACN 646 785 211
Level 1 274 Coventry Street
South Melbourne, Victoria, 3205
www.bcinvest.co

Mortgage Manager
Mortgage Mart of Australia Pty Ltd
ABN 98 100 038 391
Level 3, 105 Upton Street
Bundall, Qld 4217
www.mortgage-mart.com.au

AMAL Management Services Pty Ltd
ABN 46 609 790 749
Level 9, 9 Castlereagh Street
Sydney New South Wales 2000
www.amal.com.au

Servicer
BC Asset Management Pty Ltd
ACN 636 310 168
Level 1, 274 Coventry Street
South Melbourne Victoria 3205
www.bcsecurities.com.au

Back Up Servicer
AMAL Asset Management Pty Ltd
ABN 31 065 914 918
Level 9, 9 Castlereagh Street
Sydney New South Wales 2000
www.amal.com.au

Credit Reporting Bodies (CRBs)
Equifax Pty Ltd
www.equifax.com.au

First American Title Insurance Company of Australia Pty Limited
ABN 64 075 279 908
Level 1, Tower B, 799 Pacific Highway,
Chatswood, New South Wales 2067
www.firsttitle.com.au

Helia Insurance Pty Limited
ABN 60 106 974 305
Level 26, 101 Miller Street
North Sydney NSW 2060
www.helia.com.au

I consent to the use and disclosure of my personal information and credit-related information as set out above.

Applicant 1

Full Name (Please print)

Signature

Date

Guarantor 1

Full Name (Please print)

Signature

Date

Applicant 2

Full Name (Please print)

Signature

Date

Guarantor 2

Full Name (Please print)

Signature

Date

23 Application Declaration Authority & Acknowledgment

- | | | |
|--|-----|----|
| Have you or your spouse ever been declared bankrupt or insolvent, has either estate been assigned for the benefit of creditors? | Yes | No |
| Have you or your spouse ever been shareholders or officers of any private company of which a manager, receiver or liquidator has been appointed? | Yes | No |
| Is there any unsatisfied judgement entered in any court against you, your spouse or any company of which you or your spouse are or were a director of? | Yes | No |
| Have you or your spouse, or any company with which you are or were associated, ever had a property foreclosed upon or given title or deed in lieu thereof through mortgage sale proceeding? | Yes | No |
| Have you or your spouse ever been in default on any loan agreements or had any defaults listed against you or your spouse on your credit reference? | Yes | No |
| Have you disclosed to the person to whom this form is given all information that you are aware of that would be relevant to the making of recommendation by a questionnaire and declare that the information provided is true and correct on the date shown? | Yes | No |
1. I/We have carefully considered my/our financial position, and have sought financial advice as I/We consider appropriate for the loan.
 2. I/We are aware of my/our financial objective(s) under my/our proposed loan with Mortgage Mart of Australia Pty Ltd.
 3. I/We are satisfied that I/We am able to meet the repayments on the proposed loan as well as all of my/our financial commitments without hardships.
 4. I/We have reviewed this document and confirm its accuracy, and acknowledge the consents & declarations.
 5. I/We are aware that if any false information or statements have been made in this application, I/We may be subject to:
 - A penalty of imprisonment and/or fine
 - Requirement to pay the full loan amount immediately on demand.
 6. I/We acknowledge that Mortgage Mart of Australia Pty Ltd is relying on this statement in considering whether or not to approve my/our loan application.

To be signed by each Applicant and Guarantor (if applicable)

Applicant 1

Full Name (Please print)

Signature

Date

Email

Guarantor 1

Full Name (Please print)

Signature

Date

Email

Applicant 2

Full Name (Please print)

Signature

Date

Email

Guarantor 2

Full Name (Please print)

Signature

Date

Email

