



Send Applications To:
Email: applications@mortgage-mart.com.au
Fax: 1300 650 201
Post: Unit 3B, 105 Upton St
Bundall, QLD 4217

Mortgage Mart of Australia Pty Ltd
Unit 3b, 105 Upton St
Bundall QLD 4217
Phone: 1300 650 200
Fax: 1300 650 201
Email: admin@mortgage-mart.com.au
Web: www.Mortgage-Mart.com.au
Australian Credit Licence 382 606

Broker Summary and Declaration

Date:

APPLICATION DETAILS

Applicant name(s):

BDM name:

APPLICATION SUMMARY

Please provide a brief written summary of the loan application

BROKER DETAILS

Broker name:

Company name:

Phone number:

Fax number:

Licence number / CRN:

Email address:

APPLICANT/S REQUEST LOAN DOCUMENTS BE SENT TO:

BROKER ☐

BORROWER ☐

SOLICITOR ☐

BROKER DECLARATION

- I have made reasonable inquiries and can state that the product meets the applicant/s requirements and objectives as outlined by the applicant/s in this application form and consider the loan as not unsuitable.
- I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
- I confirm that I have provided details of any conflicts of interest relating to this application.
- I have asked the following questions of the applicant/s and their answers are:
 - Has any applicant ever been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed? yes ☐ no ☐
 - Has the application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender? yes ☐ no ☐
 - Is there any unsatisfied judgement entered in any court against any applicant, or any company of which any applicant is or was a shareholder or officer? yes ☐ no ☐
- Bankrupt or insolvent, or entered into any arrangement for the benefit of creditors? Yes ☐ no ☐

Broker signature:

X

Date:

Product name:

Funder:

Upfront:

Trail:

SUBMISSION CHECKLIST

Please check the appropriate boxes below to indicate that supporting documentation has been provided for the application. Refer to the Credit Guidelines Booklet for detailed information. Note: You must ensure that all Tax File numbers have been removed from all supporting documentation.

APPLICATION

Fully completed **AND** signed Loan Application Form including *100 point ID form^ and Client Acknowledgement and Privacy Consent.*

Fixed Rate Authority Form (*fixed rate request only*)

^Applicable for new applicants only

INCOME DOCUMENTATION

APPLICANTS

Full Time (permanent) or Part Time / Casual / Second Job with a minimum of 12 months continuous service

Pay Slips: 2 of the 3 most recent* computer generated payslips; **AND**

3 months Bank Statements reflecting direct salary credit from employer

**Most recent payslip must not be more than one month old as at the application lodgement date.*

SELF-EMPLOYED APPLICANTS

Tax Returns – ATO lodged Tax Returns for last two financial years

Tax Assessment Notices

For Low Doc applications: Account Statements (*last 6 months*) or ATO lodged BAS (*last 12 months*) or completed Accountant's declaration ≤

For Low Doc applications:
Signed Low Doc Declaration Form

OTHER INCOME

Rental Income – copy of lease agreement / bank statements / most recent rental statement from real estate agent

Investment income (*supported by last 2 financial years' Tax Return*)

REFINANCE DOCUMENTS

Last 6 months statements – mortgage. For *Low Doc applications last 12 months statements required.*

Last 6 months statements – personal loan

Last 6 months statements – other debts

Last 3 months statements – credit cards

Copy of Rates Notice (*paid and up to date*) or copy of Title

Water rates (*paid and up to date*)

Signed Discharge Authority (*outgoing lender*)

ATTACHED

SAVINGS HISTORY / GIFT

ATTACHED

Last 3 months consecutive history and balance of funds to complete transaction

Gift – Statutory Declaration (signed and witnessed by authorised person **AND** bank statement confirming available funds. (Gift only acceptable from an immediate family member).

Evidence of funds to complete transaction (*i.e. equity from other security, borrowed funds*)

PURCHASE DOCUMENTS

Executed copy of Contract of Sale

Copy of Transfer of Land document

Copy of deposit receipt (*where 5% or greater deposit has been paid*)

CONSTRUCTION LOANS

Executed copy of Contract of Sale for Vacant Land (*where applicable*) or Copy of Title

Executed copy of Fixed Price Building Contract

Copy of plan of sub-division (*where up to 3 residences to be constructed on title*)

FHOG

Original certified copies of ID and Contract of Sale

Original and executed FHOG application form

Completed **AND** signed Authority to Use FHOG for Payment towards Construction Costs

OTHER REQUIREMENTS

Copy of Mortgage Mart Serviceability Calculator Worksheet

If a Trust involved in application: Copy of Original Trust Deed(s) (and any amendments)

Copies of last 6 months statements of all home loan(s) regardless if being refinanced or not

Loan Application Form

LOAN DETAILS

Loan amount:

\$

LVR:

%

Anticipated settlement date:

Finance expiry date:

LOAN REQUIREMENTS AND OBJECTIVES

My/our requirements and objectives for seeking credit or reviewing my/our credit contract are:

Better rate ☐ Building ☐ Consolidate Debts ☐ Investing ☐ Need Extra Cash ☐ Renovating ☐ Purchase ☐
Redraw Capability ☐ Other objective (please describe) _____

Outline any risks or benefits for my/our credit contract:

Complete the following if there are foreseeable changes:

What is the foreseeable change?

When is this likely to occur and for how long?

What is the plan to meet ongoing financial obligations?

INTEREST ONLY OBJECTIVES

My/our requirements and objectives for seeking an INTEREST ONLY LOAN (where applicable) are:

- ☐ Construction ☐ Bridging Finance ☐ Wealth Creation (Investment Purposes)
☐ Wealth Creation - cashflow for future investment (e.g. shares, investment property, super contribution)
☐ Wealth Creation - intend to convert owner occupied property into investment property in the future
☐ Temporary reduction in income (e.g. parental leave, change in circumstances)
☐ Anticipated large expense items (e.g. education, renovations, furniture)
☐ Recommendation by financial planner / accountant

Other objective (please describe)

FUNDS POSITION

Purchase price

\$

Deposit paid

\$

Refinance amount

\$

Sale proceeds

\$

Government costs (estimate)

\$

Savings _____

\$

Mortgage insurance premium (estimate)

\$

FHOG

\$

Other _____

\$

Gift _____

\$

Debt consolidation: Credit card

\$

Other (eg: sale of shares, redraw)

\$

Personal loan

\$

Loan amount required

\$

Hire Purchase/Lease

\$

Other

\$

TOTAL FUNDS REQUIRED

TOTAL FUNDS AVAILABLE

\$

APPLICANT DETAILS

PERSONAL DETAILS:

APPLICANT 1

Applicant status: Borrower ☐ Guarantor ☐

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Date of birth:

Marital status: Single ☐ Married ☐ Widowed ☐ De facto ☐ Divorced ☐

Number of Dependents: Age/s:

Drivers Licence Number:

Are you a permanent resident of Australia: Yes ☐ No ☐

Mothers Maiden Name:
(For security ID purposes)

PERSONAL DETAILS:

APPLICANT 2

Applicant status: Borrower ☐ Guarantor ☐

Title (Mr/Mrs/Ms/Miss/Other):

Surname:

Given names:

Date of birth:

Marital status: Single ☐ Married ☐ Widowed ☐ De facto ☐ Divorced ☐

Number of Dependents: Age/s:

Drivers Licence Number:

Are you a permanent resident of Australia: Yes ☐ No ☐

Mothers Maiden Name:
(For security ID purposes)

ADDRESS DETAILS:

Current address:

State: P/code:

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address:

State: P/code:

Time at previous address: Years Months

Address after settlement:

State: P/code:

Current residential status: Own Home ☐ Mortgaged ☐ Renting ☐

Boarding ☐ Live with family ☐ Other

CONTACT DETAILS:

Postal address (if different from current residential address):

State: P/code:

Home phone number:

Work phone number:

Mobile number:

Email address:

ADDRESS DETAILS:

Current address:

State: P/code:

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address:

State: P/code:

Time at previous address: Years Months

Address after settlement:

State: P/code:

Current residential status: Own Home ☐ Mortgaged ☐ Renting ☐

Boarding ☐ Live with family ☐ Other

CONTACT DETAILS:

Postal address (if different from current residential address):

State: P/code:

Home phone number:

Work phone number:

Mobile number:

Email address:

APPLICANT DETAILS

EMPLOYMENT DETAILS:

APPLICANT 1

Primary Occupation:

Industry:

Employment status: ☐ PAYG employee ☐ Self employed

Not employed ☐ Full time ☐ Part time ☐ Casual ☐ Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name:

Contact (HR/Payroll) name and phone number:

Employer address:

State: P/code:

Time at current employment: Years Months

If under 2 years, please provide previous employment details.

Previous employer's name:

Previous occupation and industry (if different from current):

Time at previous employment: Years Months

If self employed, please provide the following details.

Company name:

Company address:

State: P/code:

Nature of business:

Company ABN: Time in business:

 Years Months

Accountant's name and contact phone number:

EMPLOYMENT DETAILS:

APPLICANT 2

Primary Occupation:

Industry:

Employment status: ☐ PAYG employee ☐ Self employed

Not employed ☐ Full time ☐ Part time ☐ Casual ☐ Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name:

Contact (HR/Payroll) name and phone number:

Employer address:

State: P/code:

Time at current employment: Years Months

If under 2 years, please provide previous employment details.

Previous employer's name:

Previous occupation and industry (if different from current):

Time at previous employment: Years Months

If self employed, please provide the following details.

Company name:

Company address:

State: P/code:

Nature of business:

Company ABN: Time in business:

 Years Months

Accountant's name and contact phone number:

APPLICANT(S) INCOME *(NOTE: All income must be shown as annual amounts)***INCOME DETAILS: APPLICANT 1**

Gross salary:	\$
Rental (property investment)	\$
Other investments (e.g. shares)	\$
Other (Incl. Overtime)	\$

TOTAL INCOME

\$

INCOME DETAILS: APPLICANT 2

Gross salary:	\$
Rental (property investment)	\$
Other investments (e.g. shares)	\$
Other (Incl. Overtime)	\$

TOTAL INCOME

\$

Intentionally
Blank

APPLICANT(S) LIVING EXPENSES - PERSONAL (Must be completed)

INDIVIDUAL APPLICANTS AND/OR GUARANTORS

Applicant 1 Surname: Given names:

Applicant 2 Surname: Given names:

LIVING EXPENSES

Please outline the applicants proposed spending after settlement of this facility.
This must account for costs associated with any property or asset being purchased as a result of this transaction.

CATEGORY	DESCRIPTION	LIVING EXPENSES (\$ PER MONTH)	
		Applicant 1	Applicant 2 (if different household to Applicant 1)
Groceries	Groceries (food and non-alcoholic beverages), toiletries and cleaning products	\$	\$
Clothing & Personal Care	Clothing, footwear, personal care products, cosmetics, hair services and accessories (inc purchases, repairs & alterations)	\$	\$
Medical & Health	Medical and health care services (inc GPs, specialists, optical etc), medicines/ pharmaceuticals, glasses, purchase or hire of therapeutic appliances and equipment. Ambulance insurance. <u>Excludes health insurance.</u>	\$	\$
Transport	Public transport, taxis, ride-sharing and non-holiday domestic airfares (excludes overseas airfares). Running costs for essential vehicles including insurances, fuel, servicing, repairs, parking, tolls and registration of motor vehicles (excludes recreational vehicles).	\$	\$
Telephone, internet, pay TV & media streaming subscriptions	Telephone accounts (home and mobile), internet, pay TV and media streaming subscriptions (such as Netflix and Spotify).	\$	\$
Childcare / Public Schooling / Higher Education	Childcare payments (after rebates) including nannies and non-compulsory pre-school, public schooling fees and costs, higher education and vocational training fees excluding HECS	\$	\$
Insurances	Home and contents insurance, car insurance, property insurance, etc	\$	\$
Property expenses on owner occupied property	Rates, utilities and land tax on owner occupied property (and holiday homes) including repairs, maintenance, white goods, appliances, furniture, tools, cutlery, kitchenware, lighting, etc.	\$	\$
Recreation, entertainment and other expenses	Meals in restaurants, hotels and clubs, fast food and takeaway including coffee. Alcoholic beverages and tobacco products. Purchase, hire, repair of recreational personal belongings (electronics, computers, sporting/music equipment etc). Gym and other memberships. Domestic holidays (fares, travel insurance, fuel, accommodation, theme parks, zoos tours). Recreational gambling. Any other items not otherwise included.	\$	\$
Private Schooling	Private schooling fees and costs.	\$	\$
Health & Personal Insurances	Health, sickness, life and personal accident insurance costs (only include insurances not paid out of your super fund)	\$	\$
Child support / spousal maintenance	Maintenance expenses for non-dependent children & maintenance payments to former partners	\$	\$
Rent / Board	Rent / Board paid	\$	\$

Please provide further clarification of any expenses listed as \$0 or any unusually low expenses:

If the applicant is cutting expenses from their current spending levels to achieve the proposed spending levels, please provide details:

Initial of applicant/guarantor

Initial of applicant/guarantor

COMPANY/TRUST DETAILS - (NOTE: All income must be shown as annual amounts)**COMPANY**

Applicant status:	Borrower <input type="checkbox"/>	Guarantor <input type="checkbox"/>
Registered company name:		
ACN/ABN:		
Registered as:	Proprietary/Private <input type="checkbox"/> Public <input type="checkbox"/>	
Trading name:		
Nature of business:		
Names of Directors: (if a proprietary company)	1. 2. 	
Full address of Principal Place of Business (PO Box not acceptable)		
Time at Address:	State: P/code:	
Full Registered Office address: (PO Box not acceptable)		
	State: P/code:	
Name of each beneficial owner (if a proprietary company) and date of birth:	1. DOB: / / 2. DOB: / / 	
Residential address of each beneficial owner: (PO Box not acceptable)	1. 2. 	

TRUST

Applicant Status:	Borrower <input type="checkbox"/>	Guarantor <input type="checkbox"/>
Full name of Trust:		
Nature of business:		
Full Business/Trading name of the Trustee: (if any)		
Type of Trust:		
Country in which Trust was established:	Australia <input type="checkbox"/> Other <input type="checkbox"/> (please specify) 	
Full name of Trustee(s): (if an individual)	1. 2. 	
Date of Birth of Trustee(s): (if an individual)	1. 2. 	
Residential address of Trustee(s):	State: P/code: State: P/code: 	
Full Name of Beneficiaries: (in respect of the Trust)	1. 2. 	
If trustee is a company, Registered company name:		
Registered as:	Proprietary/Private <input type="checkbox"/> Public <input type="checkbox"/>	
ACN/ABN:		
Full Address of Principal place of business: (PO Box not acceptable)	State: P/code: 1. 2. 	
Name of each beneficial owner: (if a proprietary company)	1. 2. 	

ASSETS AND LIABILITIES STATEMENT

If you do not own all assets or share all liabilities jointly, please complete individual financial statements.

This is the financial statement for: Applicant 1 ☐ Applicant 2 ☐ Both ☐

ASSETS – What you own

* If asset is not wholly owned by applicants. Please indicate percentage of ownership

LIABILITIES – What you owe

^Please tick any liabilities that will be refinanced as part of this application

REAL ESTATE:

PROPERTY ADDRESS	MARKET VALUE \$	SHARE % *

EXISTING MORTGAGES:

LENDERS NAME	LIMIT \$	MONTHLY REPAYMENT	AMOUNT OWING	REF*

ACCOUNTS – SAVINGS/TERM DEPOSIT:

NAME OF FINANCIAL INSTITUTION	AMOUNT \$	SHARE % *

PERSONAL LOANS/BANK FACILITIES/OVERDRAFTS:

LENDERS NAME	MONTHLY REPAYMENT \$	AMOUNT OWING	REF*

SUPERANNUATION:

FUND	AMOUNT \$	SHARE % *

CREDIT CARDS/STORE CARDS:

INSTITUTION	LIMIT \$	MONTHLY REPAYMENT	AMOUNT OWING	REF*

OTHER (e.g. Household contents, shares, motor vehicles):

DESCRIPTION	AMOUNT \$	SHARE % *

HIRE PURCHASES/LEASES/PERSONAL DEBTS:

DETAILS	MONTHLY REPAYMENT \$	AMOUNT OWING	REF*

OTHER (e.g. HECS, Contingent Liabilities or Guarantees):

DETAILS	AMOUNT OWING	REF*

TOTAL ASSETS

\$

TOTAL LIABILITIES

\$

LOAN SPECIFICATIONS

LOAN TYPE

Full Doc ☐ Low Doc ☐

LOAN REQUIREMENTS

LMI option:

LMI to capitalised? Yes ☐ No ☐

First home:

Yes ☐ No ☐

SPLIT 1:

Product name

Rate:

Amount: \$

Loan Term (25 or 30 years): Years

Loan Purpose:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest ☐ OR Interest Only ☐ Interest only term (1-10 year): ☐ INV

Fixed: Principal + Interest ☐ OR Interest Only* ☐ Interest only term (1-5 year): ☐ O/O Fixed term: ☐

SPLIT 2:

Product name

Rate:

Amount: \$

Loan Purpose:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest ☐ OR Interest Only ☐ Interest only term (1-10 year): ☐ INV

Fixed: Principal + Interest ☐ OR Interest Only* ☐ Interest only term (1-5 year): ☐ O/O Fixed term: ☐

SPLIT 3:

Product name

Rate:

Amount: \$

Loan Purpose:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest ☐ OR Interest Only ☐ Interest only term (1-10 year): ☐ INV

Fixed: Principal + Interest ☐ OR Interest Only* ☐ Interest only term (1-5 year): ☐ O/O Fixed term: ☐

SPLIT 4:

Product name and rate:

Rate:

Amount: \$

Loan Purpose:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest ☐ OR Interest Only ☐ Interest only term (1-10 year): ☐ INV

Fixed: Principal + Interest ☐ OR Interest Only* ☐ Interest only term (1-5 year): ☐ O/O Fixed term: ☐

PRODUCT OPTIONS:

ATM Card Optimiser

Applicant 1 – Split Number:

Applicant 2 – Split Number:

Visa Debit Card Ultra

Applicant 1 – Split Number:

Applicant 2 – Split Number:

LOAN SPECIFICATIONS

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

PROPERTY 1 DETAILS

Purchase price:

\$

OR Estimated value:

\$

Property address:

State:

P/code:

Title:

Freehold ☐

Strata ☐

Other ☐

Volume

Folio

Zoning

Name/s in which title is/will be held:

(All persons registered on this title must complete this application form as co-borrower or guarantor.)

Property status:

Vacant land ☐

Construction ☐

Established property ☐

New property ☐

If construction:

House and land ☐

Standard building contract ☐

Off the plan ☐

Other:

Dwelling:

House ☐

Unit/Townhouse ☐

Apartment ☐

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home Phone:

Work Phone:

Mobile Phone:

Email address:

PROPERTY 2 DETAILS

Purchase price:

\$

OR Estimated value:

\$

Property address:

State:

P/code:

Title:

Freehold ☐

Strata ☐

Other ☐

Volume

Folio

Zoning

Name/s in which title is/will be held:

(All persons registered on this title must complete this application form as co-borrower or guarantor.)

Property status:

Vacant land ☐

Construction ☐

Established property ☐

New property ☐

If construction:

House and land ☐

Standard building contract ☐

Off the plan ☐

Other:

Dwelling:

House ☐

Unit/Townhouse ☐

Apartment ☐

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home Phone:

Work Phone:

Mobile Phone:

Email address:

SOLICITOR/CONVEYANCER

(Mandatory for Purchase Transactions)

Company:

Address:

State:

P/code:

Home Phone:

Work Phone:

Mobile Phone:

Email address:

For Mortgage Mart of Australia Pty Ltd (your "mortgage manager")

Your right to privacy is important to us. This Disclosure and Consent Statement explains your privacy rights and our rights and obligations in relation to your personal information. The Privacy Act regulates the way the personal information you provide may be used. Please read the following carefully.

PRIVACY DISCLOSURE

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 through whom you made the application or that manages your loan. That Mortgage Manager is Mortgage Mart Of Australia Pty Ltd ACN 100 038 391

- the lender to whom you make the application or that makes your loan available;
- the loan servicer (the loan servicer) that considers the application or administers your loan for the lender;
- 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)
- 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

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;
- 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. This may also include online electronic identity verification.

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 referers 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, United Kingdom, European Union and the Asia Pacific.

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 143 937 437
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

Perpetual Trustee Company Limited ACN 000 001 007
Level 12, 123 Pitt Street, Sydney NSW 2000

Perpetual Corporate Trust Limited ACN 000 341 533
123 Pitt Street Sydney NSW 2000
Telephone 1300 730 862

La Trobe Financial Asset Management Ltd ABN 30 006 479 527
Level 25, 333 Collins St Melbourne Vic 3000
Telephone 1800 707 707

BNY Trust Company of Australia Limited ABN: 49 050 294 052
PO Box 6186 North Sydney NSW 2060
Telephone 1800 737 737

First Mortgage Company Home Loans Pty Ltd ABN: 45 104 268 448
Level 42, 1 Macquarie Place, Sydney, NSW, 2000
Telephone 03 8628 0400

FirstMac Limited ACN: 094 145 963
Level 42, The Gateway Building, 1 Macquarie Place, Sydney, NSW, 2000
Telephone 1800 230 023

Permanent Mortgages No 2 Pty Limited ACN: 109 141 531
Level 25, 333 Collins St Melbourne Vic 3000
Telephone 1800 707 707

Permanent Mortgages Pty Limited ACN: 097 176 362
Level 25, 333 Collins St Melbourne Vic 3000
Telephone 1800 707 707

Pepper Group Limited

Australian Credit Licence No. 286655

ABN: 55 094 317 665

PO Box 6186, North Sydney, NSW 2060

Telephone 1300 650 931

Its privacy policy is set out at www.pepper.com.au/privacy-policy or telephoning the above number.

Origin Mortgage Management Services Pty Ltd ACN 601 349 071

on behalf of Columbus Capital Pty Limited ACN 119 531 252

Australian Credit Licence 337303: www.originmms.com.au

www.perpetual.com.au/privacy-policy.aspx

Loan Servicer

Advantaged 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

Mortgage Mart Of Australia Pty Ltd ACN 100 038 391

Unit 3B, 3rd Floor, 105 Upton Street, Bundall, QLD, 4217

Tel: 1300 650 200

Web: www.mortgage-mart.com.au

Its privacy policy is set out at <http://www.mortgage-mart.com.au/mortgagemart/otherinfo.php?id=23>

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

Equifax Pty Ltd

Online: www.myequifax.com.au

Equifax credit reporting policy is set out at www.equifax.com.au/privacy

Dunn and Bradstreet (Australia) Pty Limited

Online: www.dnb.com.au

Dunn and Bradstreet credit reporting policy is set out at www.dnb.com.au/privacy

Experian Australia Credit Services Pty Limited

Online: www.experian.com.au

Dunn and Bradstreet credit reporting policy is set out at www.experian.com.au/privacy-policy

IMPORTANT INFORMATION

The lender will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct.
2. I/We confirm that we are not aware of any foreseeable changes to my/our circumstances that may otherwise impact on my/our ability to meet mine/our contractual obligations.
3. I/We authorise the mortgage manager, the Lender and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy consent.

SIGN HERE – all applicants and guarantors (if applicable) must sign below:

APPLICANT 1:

Full name (please print):

Signature: X Date: _____

APPLICANT 2:

Full name (please print):

Signature: X Date: _____

GUARANTOR 1:

Full name (please print):

Signature: X Date: _____

GUARANTOR 2:

Full name (please print):

Signature: X Date: _____

PAYMENT AUTHORITY

Option 1 The Borrower hereby authorises the Lender or Agent to deduct the amount of \$_____ from our Credit Card Account being for valuation and/or Application Fees

Credit Card Details: VISA ☐ MasterCard ☐

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Card Holder's Name: _____ Cardholder's Security Code Number (CCV): _____

Card Holder's Signature: X Date: _____ Expiry: _____

Option 2 ☐ Direct Credit (Use applicant name as reference)
Mortgage Mart of Australia Pty Ltd Account BSB: 084-917 Account Number: 5555 95415
National Australia Bank, Scarborough St, Southport, QLD

NOTICE OF NOMINATION

This is optional. It may be completed where there are more than one applicant for a loan which is for personal purposes.
(Please complete section 1 OR 2 as applicable)

Section 1. I/We nominate (full name of nominated person) _____
to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Note: i) each applicant is entitled to receive a copy of any notice or other document under the National Credit Code. ii) by signing the form, the other applicants are giving up the right to be provided with information direct from the credit provider, and iii) any applicant who has signed the form can advise the credit provider at any time in writing that they wish to cancel the nomination. **All applicants must sign below.**

Full name: _____ Full name: _____ :

Signature: X Signature: X

Section 2. We consent to notices and other documents under the National Credit Code being sent jointly to us at:

Address of service: _____

Note: i) each applicant is entitled to receive a copy of any notice or other document under the National Credit Code. ii) by signing the form, the other applicants are giving up the right to be provided with information direct from the credit provider. **All applicants must sign below.**

Full name: _____ Full name: _____ :

Signature: X Signature: X