



# Optimiser SMSF Application Form

Email application to: [applications@mortgage-mart.com.au](mailto: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.

Name of Applicant (Self Managed Super Fund)

### 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  
Relationship Manager

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 DOCUMENTS

- Broker Declaration completed
- Completed Serviceability Calculator (attach current version)
- Optimiser Identification Form

#### DECLARATION

PLEASE INDICATE

- Does the proposed loan meet the client's requirements and objectives?
- 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 exists 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 Company Details

Company Name

ABN

GST Registered

Correspondance Address

Postcode

Registered Office Address

Postcode

### Director(s) Details

Please provide the name of each Director

First Name

Surname

1.

2.

3.

4.

### Shareholder(s) Details

Please provide the name and % ownership of each Shareholder

First Name

Surname

% ownership where applicable

1.

2.

3.

4.



## 9 Loan Split Requirements

Loan Split 1			Loan Split 2				
Purchase Price			Loan Amount				
Indicative Rate		% p.a.	Indicative Rate		% p.a.		
Payment Type	Principal & Interest	Interest Only	Payment Type	Principal & Interest	Interest Only		
IO Term (if applicable)			IO Term (if applicable)				
Interest Type	Variable	Fixed	Interest Type	Variable	Fixed		
Fixed Term (if applicable)			Fixed Term (if applicable)				
Offset Account Required			Offset Account Required				
Payment Frequency	Weekly	Fortnightly	Monthly	Payment Frequency	Weekly	Fortnightly	Monthly

## 10 Security Details

Name to appear on title (Property Trustee)							
Project Name							
Unit/House No							
Street Name							
Suburb/Town			State		Postcode		
Property Size (m <sup>2</sup> )			Property Use		Residential	Commercial	Mixed Use
Type of Security	House	Apartment/Unit	Villa	Duplex	Townhouse/Terrace	Commercial	
Expected Rental Income			Annually	Monthly	Weekly		
Contact for Valuation	Applicant	Agent	Contact Name				
Contact Phone			Contact Email				
Additional Comments							

---

## 11 Solicitor Details (only required for purchases)

Name of Firm

---

Street No & Name

---

Suburb/Town

State

Postcode

---

Contact Name

---

Contact Phone

Contact 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?      Yes      No

## 12 Accountant Details

Name of Firm

---

Street No & Name

---

Suburb/Town

State

Postcode

---

Contact Name

---

Contact Phone

Contact Email

---

## 13 SMSF Trustee Details

Trustee Name

SMSF Fund Full Name

Fund ABN

State

Postcode

Full address of principal place of business

Street No & Name

Suburb/Town

State

Postcode

If Trustee is a company

Fund ACN

Registered Address

Street No & Name

Suburb/Town

State

Postcode

Full Address of Registered Office (Must NOT be a PO Box)

Street No & Name

Suburb/Town

State

Postcode

Mailing Address

Street No & Name

Suburb/Town

State

Postcode

## 14 Property Trustee Details

Trustee Name

Trust Name

Date Fund Established

Full address of principal place of business

Street No & Name

Suburb/Town

State

Postcode

If Trustee is a company

Fund ACN

Registered Address

Street No & Name

Suburb/Town

State

Postcode

Full Address of Registered Office (Must NOT be a PO Box)

Street No & Name

Suburb/Town

State

Postcode

Mailing Address

Street No & Name

Suburb/Town

State

Postcode

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## 15 Fund Members

### Member 1

Individual Trustee     Director of SMSF Trustee Company

---

First Name  Surname

---

Residential Address

---

Suburb/Town  State  Postcode

---

Date of Birth

### Member 2

Individual Trustee     Director of SMSF Trustee Company

---

First Name  Surname

---

Residential Address

---

Suburb/Town  State  Postcode

---

Date of Birth

### Member 3

Individual Trustee     Director of SMSF Trustee Company

---

First Name  Surname

---

Residential Address

---

Suburb/Town  State  Postcode

---

Date of Birth

### Member 4

Individual Trustee     Director of SMSF Trustee Company

---

First Name  Surname

---

Residential Address

---

Suburb/Town  State  Postcode

---

Date of Birth





## 18 Member Details

### Member 1

Role                      Member                      Guarantor                      Director

Existing Customer      Yes                      No

If yes, customer #

Gender                      Male                      Female

Title                      Mr      Mrs      Ms      Miss  
                                     Dr      Other

Date of Birth

Surname

First Name

Middle Name

Drivers Lic No

State

Marital Status              Single                      Married                      Defacto  
                                     Separated                      Divorced

Number of Dependants

Specified Ages

Australian Citizen/Resident      Yes      No

Home Phone

Mobile Phone

Email

Preferred Contact Method      Phone                      Email

### Member 2

Role                      Member                      Guarantor                      Director

Existing Customer      Yes                      No

If yes, customer #

Gender                      Male                      Female

Title                      Mr      Mrs      Ms      Miss  
                                     Dr      Other

Date of Birth

Surname

First Name

Middle Name

Drivers Lic No

State

Marital Status              Single                      Married                      Defacto  
                                     Separated                      Divorced

Number of Dependants

Specified Ages

Australian Citizen/Resident      Yes      No

Home Phone

Mobile Phone

Email

Preferred Contact Method      Phone                      Email

## 18 Member Details (continued)

### Member 3

Role                      Member                      Guarantor                      Director

Existing Customer      Yes                      No

If yes, customer #

Gender                      Male                      Female

Title                      Mr      Mrs      Ms      Miss  
                                     Dr      Other

Date of Birth

Surname

First Name

Middle Name

Driver's Licence No

State

Marital Status              Single                      Married                      Defacto  
                                     Separated                      Divorced

Number of Dependants

Specified Ages

Australian Citizen/Resident      Yes      No

Home Phone

Mobile Phone

Email

Preferred Contact Method      Phone                      Email

### Member 4

Role                      Member                      Guarantor                      Director

Existing Customer      Yes                      No

If yes, customer #

Gender                      Male                      Female

Title                      Mr      Mrs      Ms      Miss  
                                     Dr      Other

Date of Birth

Surname

First Name

Middle Name

Driver's Licence No

State

Marital Status              Single                      Married                      Defacto  
                                     Separated                      Divorced

Number of Dependants

Specified Ages

Australian Citizen/Resident      Yes      No

Home Phone

Mobile Phone

Email

Preferred Contact Method      Phone                      Email

## 19 Member Addresses

### Member 1

Current Residential Status

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

#### Current Address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at current address

Years      Months

#### Previous Address

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

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at previous address

State      Postcode

#### Postal Address

Same as current address

Unit/House No

Street Name

Suburb/Town

State      Postcode

### Member 2

Current Residential Status

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

#### Current Address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at current address

Years      Months

#### Previous Address

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

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at previous address

State      Postcode

#### Postal Address

Same as current address

Unit/House No

Street Name

Suburb/Town

State      Postcode

## 19 Member Addresses (continued)

### Member 3

Current Residential Status

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

#### Current Address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at current address

Years      Months

#### Previous Address

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

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at previous address

State      Postcode

#### Postal Address

Same as current address

Unit/House No

Street Name

Suburb/Town

State      Postcode

### Member 4

Current Residential Status

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

#### Current Address (Must NOT be a PO Box)

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at current address

Years      Months

#### Previous Address

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

Unit/House No

Street Name

Suburb/Town

State      Postcode

Time at previous address

State      Postcode

#### Postal Address

Same as current address

Unit/House No

Street Name

Suburb/Town

State      Postcode

## 20 Employment Details

### Member 1

#### Current Employment –Employment Type

Wages/Salary    Self Employed/Subcontractor    Retired  
Home Duties    Government Benefits    Unemployed  
Other

Employment Status    Full Time    Part Time  
Contract    Casual/Temp

Name of current employer (if self-employed – trading name)

Position/Title

Time at current employment    Years    Months

Probation end date

Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State    Postcode    Country

Employer Phone

#### Details of second job (if held)

Name of employer

Position/Title

Time at current employment    Years    Months

Employment Status    Part Time    Contract    Casual/Temp

Employer Phone

### Member 2

#### Current Employment –Employment Type

Wages/Salary    Self Employed/Subcontractor    Retired  
Home Duties    Government Benefits    Unemployed  
Other

Employment Status    Full Time    Part Time  
Contract    Casual/Temp

Name of current employer (if self-employed – trading name)

Position/Title

Time at current employment    Years    Months

Probation end date

Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State    Postcode    Country

Employer Phone

#### Details of second job (if held)

Name of employer

Position/Title

Time at current employment    Years    Months

Employment Status    Part Time    Contract    Casual/Temp

Employer Phone

## 20 Employment Details (continued)

### Member 1

**Previous Employment** –if less than 2 years at current employment

Wages/Salary	Self Employed/Subcontractor	Retired
Home Duties	Government Benefits	Unemployed
Other		

Employment Status	Full Time	Part Time
	Contract	Casual/Temp
Name of previous employer (if self-employed – trading name)		

Position/Title

Time at previous employment	Years	Months
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Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State	Postcode	Country
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Employer Phone

### Member 2

**Previous Employment** –if less than 2 years at current employment

Wages/Salary	Self Employed/Subcontractor	Retired
Home Duties	Government Benefits	Unemployed
Other		

Employment Status	Full Time	Part Time
	Contract	Casual/Temp
Name of previous employer (if self-employed – trading name)		

Position/Title

Time at previous employment	Years	Months
-----------------------------	-------	--------

Employer Address (Must NOT be a PO Box) Street No & Name

Suburb/Town

State	Postcode	Country
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Employer Phone

## 20 Employment Details (continued)

### Member 3

#### Current Employment – Employment Type

Wages/Salary    Self Employed/Subcontractor    Retired  
 Home Duties    Government Benefits    Unemployed  
 Other

Employment Status    Full Time    Part Time  
    Contract    Casual/Temp  
 Name of current employer (if self-employed – trading name)

Position/Title

Time at current employment    Years    Months

Probation end date

Employers Address (Must NOT be a PO Box)  
 Street No & Name

Suburb/Town

State    Postcode    Country

Employer Phone

#### Details of second job (if held)

Name of employer

Position/Title

Time at current employment    Years    Months

Employment Status    Part Time    Contract    Casual/Temp

Employer Phone

### Member 4

#### Current Employment – Employment Type

Wages/Salary    Self Employed/Subcontractor    Retired  
 Home Duties    Government Benefits    Unemployed  
 Other

Employment Status    Full Time    Part Time  
    Contract    Casual/Temp  
 Name of current employer (if self-employed – trading name)

Position/Title

Time at current employment    Years    Months

Probation end date

Employers Address (Must NOT be a PO Box)  
 Street No & Name

Suburb/Town

State    Postcode    Country

Employer Phone

#### Details of second job (if held)

Name of employer

Position/Title

Time at current employment    Years    Months

Employment Status    Part Time    Contract    Casual/Temp

Employer Phone

## 20 Employment Details (continued)

### Member 3

**Previous Employment** –if less than 2 years at current employment

Wages/Salary	Self Employed/Subcontractor	Retired
Home Duties	Government Benefits	Unemployed
Other		

Employment Status	Full Time	Part Time
	Contract	Casual/Temp
Name of previous employer (if self employed –trading name)		

Position/Title

Time at previous employment	Years	Months
-----------------------------	-------	--------

Employers Address (Must NOT be a PO Box)  
Street No & Name

Suburb/Town

State	Postcode	Country
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Employer Phone

### Member 4

**Previous Employment** –if less than 2 years at current employment

Wages/Salary	Self Employed/Subcontractor	Retired
Home Duties	Government Benefits	Unemployed
Other		

Employment Status	Full Time	Part Time
	Contract	Casual/Temp
Name of previous employer (if self employed –trading name)		

Position/Title

Time at previous employment	Years	Months
-----------------------------	-------	--------

Employers Address (Must NOT be a PO Box)  
Street No & Name

Suburb/Town

State	Postcode	Country
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Employer Phone



## 21 Employment Income Details

### Member 1

Employment income	\$	net	Annually	Monthly	Weekly
Regular Overtime	\$	net	Annually	Monthly	Weekly
Regular Bonus	\$	net	Annually	Monthly	Weekly
Commission	\$	net	Annually	Monthly	Weekly
Second job income	\$	net	Annually	Monthly	Weekly
Car allowance	\$	net	Annually	Monthly	Weekly
Super contribution -Employer	\$	net	Annually	Monthly	Weekly
Super contribution -Sacrifice	\$	net	Annually	Monthly	Weekly

### Member 2

Employment income	\$	net	Annually	Monthly	Weekly
Regular Overtime	\$	net	Annually	Monthly	Weekly
Regular Bonus	\$	net	Annually	Monthly	Weekly
Commission	\$	net	Annually	Monthly	Weekly
Second job income	\$	net	Annually	Monthly	Weekly
Car allowance	\$	net	Annually	Monthly	Weekly
Super contribution -Employer	\$	net	Annually	Monthly	Weekly
Super contribution -Sacrifice	\$	net	Annually	Monthly	Weekly

## 21 Employment Income Details (continued)

### Member 3

Employment income	\$	net	Annually	Monthly	Weekly
Regular Overtime	\$	net	Annually	Monthly	Weekly
Regular Bonus	\$	net	Annually	Monthly	Weekly
Commission	\$	net	Annually	Monthly	Weekly
Second job income	\$	net	Annually	Monthly	Weekly
Car allowance	\$	net	Annually	Monthly	Weekly
Super contribution -Employer	\$	net	Annually	Monthly	Weekly
Super contribution -Sacrifice	\$	net	Annually	Monthly	Weekly

### Member 4

Employment income	\$	net	Annually	Monthly	Weekly
Regular Overtime	\$	net	Annually	Monthly	Weekly
Regular Bonus	\$	net	Annually	Monthly	Weekly
Commission	\$	net	Annually	Monthly	Weekly
Second job income	\$	net	Annually	Monthly	Weekly
Car allowance	\$	net	Annually	Monthly	Weekly
Super contribution -Employer	\$	net	Annually	Monthly	Weekly
Super contribution -Sacrifice	\$	net	Annually	Monthly	Weekly

## 22 Other Income Details

### Member 1

Family Tax Benefits (Part A & B)	\$	net	Annually	Monthly	Weekly
Child Maintenance	\$	net	Annually	Monthly	Weekly
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

### Member 2

Family Tax Benefits (Part A & B)	\$	net	Annually	Monthly	Weekly
Child Maintenance	\$	net	Annually	Monthly	Weekly
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

## 22 Other Income Details (continued)

### Member 3

Family Tax Benefits (Part A & B)	\$	net	Annually	Monthly	Weekly
Child Maintenance	\$	net	Annually	Monthly	Weekly
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

### Member 4

Family Tax Benefits (Part A & B)	\$	net	Annually	Monthly	Weekly
Child Maintenance	\$	net	Annually	Monthly	Weekly
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

## 23 Business Derived Income Details (self employed only)

### Member 1

Business Type	Sole Trader	Partnership	Company	Trust
Ownership %		%	Add Backs	
Financial Year			Depreciation	
Turnover Gross Income			Interest	
Total Expenses			Other	
Net Profit Before Tax			Total Addbacks	

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

### Member 2

Business Type	Sole Trader	Partnership	Company	Trust
Ownership %		%	Add Backs	
Financial Year			Depreciation	
Turnover Gross Income			Interest	
Total Expenses			Other	
Net Profit Before Tax			Total Addbacks	

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

## 23 Business Derived Income Details (self employed only) (continued)

### Member 3

Business Type	Sole Trader	Partnership	Company	Trust
Ownership %		%	Add Backs	
Financial Year			Depreciation	
Turnover Gross Income			Interest	
Total Expenses			Other	
Net Profit Before Tax			Total Addbacks	

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

### Member 4

Business Type	Sole Trader	Partnership	Company	Trust
Ownership %		%	Add Backs	
Financial Year			Depreciation	
Turnover Gross Income			Interest	
Total Expenses			Other	
Net Profit Before Tax			Total Addbacks	

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

## 24 Member Assets & Liabilities

Assets							
<b>Existing Property</b> -Address		Postcode	Property Value	Outstanding Loan	Owner(s)		
			\$	\$	Member 1	Member 2	
			\$	\$	Member 3	Member 4	
			\$	\$	Member 1	Member 2	
			\$	\$	Member 3	Member 4	
			\$	\$	Member 1	Member 2	
			\$	\$	Member 3	Member 4	
			\$	\$	Member 1	Member 2	
			\$	\$	Member 3	Member 4	
<b>Vehicles</b>		Year	Make	Model	Property Value	Outstanding Loan	Owner(s)
					\$	\$	Member 1 Member 3
					\$	\$	Member 1 Member 3
					\$	\$	Member 1 Member 3
					\$	\$	Member 1 Member 3
					\$	\$	Member 1 Member 3
					\$	\$	Member 1 Member 3
					\$	\$	Member 1 Member 3
<b>Savings/Deposits</b> – Name of Financial Institution					Current Balance	Owner(s)	
					\$	Member 1 Member 3	Member 2 Member 4
					\$	Member 1 Member 3	Member 2 Member 4
					\$	Member 1 Member 3	Member 2 Member 4
					\$	Member 1 Member 3	Member 2 Member 4
<b>Home Contents, Super &amp; Other Assets</b> – Provide Details					Value	Owner(s)	
					\$	Member 1 Member 3	Member 2 Member 4
					\$	Member 1 Member 3	Member 2 Member 4
					\$	Member 1 Member 3	Member 2 Member 4
					\$	Member 1 Member 3	Member 2 Member 4

## 24 Member Assets & Liabilities (continued)

### Liabilities

Name of Financial Institution	Loan Type	Rate	Balance	Facility Limit	Monthly Payment	Original Term	IO Term	Status	Owner(s)
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4

### Store/Credit Cards

Card Type	Name of Financial Institution	Balance Owing	Card Limit	Monthly Payment	Status	Owner(s)
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4

### Other Liabilities eg. Overdraft/Car Lease/Guarantor

Type	Name of Financial Institution	Overdraft Limit	Balance Owing	Status	Owner(s)
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4



## 24 Member Assets & Liabilities (continued)

### Liabilities

Name of Financial Institution	Loan Type	Rate	Balance	Facility Limit	Monthly Payment	Original Term	IO Term	Status	Owner(s)
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
	Home Personal		% \$	\$	\$			Close Retain Reduce	Member 1 Member 2 Member 3 Member 4

### Store/Credit Cards

Card Type	Name of Financial Institution	Balance Owing	Card Limit	Monthly Payment	Status	Owner(s)
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4

### Other Liabilities e.g. Overdraft/Car Lease/Guarantor

Type	Name of Financial Institution	Overdraft Limit	Balance Owing	Status	Owner(s)
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4
		\$	\$	Close Retain Reduce	Member 1 Member 2 Member 3 Member 4

## 25 Member Living Expenses

When servicing outside the Self-Managed Super Fund please ensure this section has been completed for each member and their household. Otherwise, this section is not required. 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 loan applications that meet the above criteria.

If servicing outside the Self-Managed Super Fund, for each household please complete your average monthly living expenses. For additional households, please complete a separate form showing your average monthly living expenses.

Member 1	Household 1	Household 2	Member 2	Household 1	Household 2
Member 3	Household 1	Household 2	Member 4	Household 1	Household 2
Living Expenses Monthly				Household 1	Household 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				\$	\$
Rent/Board Monthly				\$	\$
<b>Total</b>				\$	\$

Are there any other expenses not detailed above which may impact the capacity to repay this loan without hardship?

## 26 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?

Yes No

## 27 Exit Strategy

For applicants aged 55 or over provide detailed exit strategy (provide separate signed statement by customer if insufficient space):

Initial of applicant/guarantor

Initial of applicant/guarantor

## 28 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

## 29 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)

## 30 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

## 31 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 another 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 credit worthiness, 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.

**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 credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other lenders.

## 31 Privacy Consent (continued)

### SCHEDULE

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.bcinvest.co

### 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  
helia.com.au

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

### Member 1

Full Name (please print)

Signature

Date

### Member 2

Full Name (please print)

Signature

Date

### Member 3

Full Name (please print)

Signature

Date

### Member 4

Full Name (please print)

Signature

Date

## 32 Application Declaration Authority & Acknowledgement

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
<ol style="list-style-type: none"> <li>1. I/We have carefully considered my/our financial position and have sought financial advice as I/We consider appropriate for the loan.</li> <li>2. I/We are aware of my/our financial objections under my/our proposed loan with Mortgage Mart of Australia Pty Ltd.</li> <li>3. I/We are satisfied that I/We are able to meet the repayments on the proposed loan as well as all of my/our financial commitments without hardships.</li> <li>4. I/We have reviewed this document and confirm its accuracy and acknowledge the consents &amp; declarations.</li> <li>5. 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.</li> </ol>		

To be signed by each Member

### Member 1

Full Name (please print)

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Signature

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Date

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Email

### Member 2

Full Name (please print)

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Signature

---

Date

---

Email

### Member 3

Full Name (please print)

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Signature

---

Date

---

Email

### Member 4

Full Name (please print)

---

Signature

---

Date

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Email

Additional Notes About This Application