

# BETTER CHOICE COMMERCIAL APPLICATION FORM

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This form will be emailed to:  
Applications@betterchoice.com.au



## INTRODUCER DETAILS

Introducer's Name	<input type="text"/>
Introducer's Company	<input type="text"/>
Mobile Phone	<input type="text"/>
Email	<input type="text"/>

## CUSTOMER DETAILS

New Customer	<input type="radio"/> Yes <input type="radio"/> No	Existing Customer A/c Number	<input type="text"/>
Borrower Name 1	<input type="text"/>		
Borrower Name 2	<input type="text"/>		
Loan Amount	<input type="text" value="\$"/>	Funder	<input type="text"/>
Loan Purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance		
Loan Type	<input type="radio"/> Full Doc Loan <input type="radio"/> Alt Doc Loan <input type="radio"/> Lease Doc Loan	Loan Term in Years	<input type="text"/>
Did you personally interview the applicants?	<input type="radio"/> Yes <input type="radio"/> No	Have you sighted original documents?	<input type="radio"/> Yes <input type="radio"/> No
Does the borrower require an interpreter?	<input type="radio"/> Yes <input type="radio"/> No	If so, what language?	<input type="text"/>

## APPLICATION NOTES

## DOCUMENTATION CHECKLIST

### APPLICANT DISCLOSURE FORM (pages 19 and 20 of this form) ☐

### CREDIT ASSESSMENT DOCUMENTS

Please tick applicable category below:

<input type="checkbox"/>	<b>PAYG – Borrower/Guarantor</b>	Payslips – 2 most recent computer generated payslips (letter from employer can support payslips)	<input type="checkbox"/>
		Latest Payment Summary/(ies) NB: if the employment term is less than 2 years, the last 2 years tax assessment notices and tax returns and/or payment summaries are required.	<input type="checkbox"/>
<input type="checkbox"/>	<b>Self-Employed &amp; Company</b>	Signed tax returns (personal and business/partners) for last 2 years	<input type="checkbox"/>
		Tax Assessment Notices (personal and business/partners) for last 2 years	<input type="checkbox"/>
		Last 2 years financial statements (balance sheets, profit and loss statements)	<input type="checkbox"/>
		Trust deed (if applicable)	<input type="checkbox"/>
<input type="checkbox"/>	<b>Alt Doc</b>	Alt Doc Declaration (completed by Borrower)	<input type="checkbox"/>
		BAS Statements/Business Trading Bank account statements	<input type="checkbox"/>
<input type="checkbox"/>	<b>Lease Doc</b>	Current lease agreement with minimum two (2) years remaining on lease	<input type="checkbox"/>

### GENERAL DOCUMENTS REQUIRED

1. Serviceability/Capacity Test ☐
2. Signed identification statements with photocopies of documents certifying originals have been sighted. ☐
3. For ALL loans being refinanced: copies of last 6 months statements AND copy of most recent rates notice. ☐
4. For loans to fund purchases: front page and Special Conditions pages (even if blank) of Contract of Sale. ☐
5. Existing rental income: most recent lease agreement with minimum 2 years remaining on lease ☐

PLEASE NOTE: failure to supply all supporting information may delay your application.

## CUSTOMER IDENTIFICATION CHECKLIST

**IMPORTANT NOTE: Copy of Medicare Card required for all applications.**

CUSTOMER TYPE	SECTIONS TO BE COMPLETED
<input type="checkbox"/> <b>Individual</b>	Sections <b>A</b> and <b>B</b>
<input type="checkbox"/> <b>Overseas Resident</b>	Sections <b>A</b> , <b>A1</b> and <b>B</b>
<input type="checkbox"/> <b>Sole Trader</b>	Sections <b>A</b> , <b>B</b> and <b>C</b>
<input type="checkbox"/> <b>Company (Pty Ltd and Ltd)</b>	Sections <b>A</b> (for at least ONE director), <b>B</b> , <b>D</b> and <b>D1</b>
<input type="checkbox"/> <b>Company (Public)</b>	Sections <b>B</b> , <b>D</b> and <b>D1</b>
<input type="checkbox"/> <b>Trust (where the trustee is an Individual)</b>	Sections <b>A</b> , <b>B</b> , <b>E</b> and <b>E1</b>
<input type="checkbox"/> <b>Trust (where the trustee is a Company)</b>	Sections <b>A</b> , <b>B</b> , <b>D</b> , <b>E</b> and <b>E1</b>
<input type="checkbox"/> <b>Partnership</b>	Sections <b>A</b> (for at least ONE partner), <b>B</b> and <b>F</b>

## LOAN STRUCTURE

LOAN ACCOUNTS	SPLIT 1	SPLIT 2	SPLIT 3	SPLIT 4
Purpose	<input type="radio"/> Purchase O/Occ. <input type="radio"/> Purchase Inv. <input type="radio"/> Refinance O/Occ. <input type="radio"/> Refinance Inv. <input type="checkbox"/> Line of Credit	<input type="radio"/> Purchase O/Occ. <input type="radio"/> Purchase Inv. <input type="radio"/> Refinance O/Occ. <input type="radio"/> Refinance Inv. <input type="checkbox"/> Line of Credit	<input type="radio"/> Purchase O/Occ. <input type="radio"/> Purchase Inv. <input type="radio"/> Refinance O/Occ. <input type="radio"/> Refinance Inv. <input type="checkbox"/> Line of Credit	<input type="radio"/> Purchase O/Occ. <input type="radio"/> Purchase Inv. <input type="radio"/> Refinance O/Occ. <input type="radio"/> Refinance Inv. <input type="checkbox"/> Line of Credit
Split Amount	\$	\$	\$	\$
Product				
Interest Structure	Years <input type="text"/> <input type="radio"/> Interest Only <input type="radio"/> Principal & Interest <input type="radio"/> Variable Rate <input type="radio"/> Fixed Interest <input type="checkbox"/>	Years <input type="text"/> <input type="radio"/> Interest Only <input type="radio"/> Principal & Interest <input type="radio"/> Variable Rate <input type="radio"/> Fixed Interest <input type="checkbox"/>	Years <input type="text"/> <input type="radio"/> Interest Only <input type="radio"/> Principal & Interest <input type="radio"/> Variable Rate <input type="radio"/> Fixed Interest <input type="checkbox"/>	Years <input type="text"/> <input type="radio"/> Interest Only <input type="radio"/> Principal & Interest <input type="radio"/> Variable Rate <input type="radio"/> Fixed Interest <input type="checkbox"/>
Payment Frequency	<input type="radio"/> Weekly <input type="radio"/> Monthly <input type="radio"/> Fortnightly	<input type="radio"/> Weekly <input type="radio"/> Monthly <input type="radio"/> Fortnightly	<input type="radio"/> Weekly <input type="radio"/> Monthly <input type="radio"/> Fortnightly	<input type="radio"/> Weekly <input type="radio"/> Monthly <input type="radio"/> Fortnightly
Interest Rate	%	%	%	%

**TOTAL LOAN AMOUNT** \$ 
**DATE REQUIRED TO SETTLE**  /  /

## FUNDS POSITION (Please complete to show how transaction is to be financed)

FUNDS REQUIRED		FUNDS AVAILABLE	
Purchase Price	\$ <input type="text"/>	Deposit paid	\$ <input type="text"/>
Refinance present debt	\$ <input type="text"/>	Savings	\$ <input type="text"/>
Additional Funds	\$ <input type="text"/>	Sale Proceeds	\$ <input type="text"/>
Legal Costs	\$ <input type="text"/>	Gift (Declaration Required)	\$ <input type="text"/>
Stamp Duty – Land	\$ <input type="text"/>	Equity/Existing Redraw Available	\$ <input type="text"/>
Stamp Duty – Loan	\$ <input type="text"/>	Other Borrowings	\$ <input type="text"/>
Mortgage Insurance (if applicable)	\$ <input type="text"/>	Loan Amount Applied for	\$ <input type="text"/>
Other	\$ <input type="text"/>		\$ <input type="text"/>
<b>TOTAL REQUIRED</b>	\$ <input type="text"/>	<b>TOTAL AVAILABLE</b>	\$ <input type="text"/>

### APPLICANT 1

☐ Borrower ☐ Guarantor

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr

Gender ☐ Male ☐ Female DOB  /  /

Surname

Other Names

Driver's Licence Number

☐ Australian Citizen ☐ Permanent Resident

Marital Status ☐ Single ☐ Married ☐ De facto

Number of adults in household

Number of dependents

Ages

#### ADDRESS DETAILS

Suburb

State  Postcode

#### Residential Status

☐ Own ☐ Buying ☐ Renting ☐ Boarding

Time there Years  Months

Home Phone

Work Phone

Mobile

Email

#### Postal Address (After Settlement, or if different from above)

Suburb

State  Postcode

#### Previous Address (Complete if less than 2 years at current address)

Suburb

State  Postcode

Time there Years  Months

### APPLICANT 2

☐ Borrower ☐ Guarantor

Title ☐ Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Dr

Gender ☐ Male ☐ Female DOB  /  /

Surname

Other Names

Driver's Licence Number

☐ Australian Citizen ☐ Permanent Resident

Marital Status ☐ Single ☐ Married ☐ De facto

Number of adults in household

Number of dependents

Ages

#### ADDRESS DETAILS

Suburb

State  Postcode

#### Residential Status

☐ Own ☐ Buying ☐ Renting ☐ Boarding

Time there Years  Months

Home Phone

Work Phone

Mobile

Email

#### Postal Address (After Settlement, or if different from above)

Suburb

State  Postcode

#### Previous Address (Complete if less than 2 years at current address)

Suburb

State  Postcode

Time there Years  Months

## CORPORATE BORROWER/COMPANY/TRUST DETAILS

This page is to be read/completed in conjunction with **Customer Identification** section - see pages 15 -18.

**PERSONAL PARTICULARS OF DIRECTORS/SHAREHOLDERS/BENEFICIARIES ACTING AS GUARANTORS TO BE COMPLETED ON PAGE 4.**

### IF THE APPLICANT IS A COMPANY

☐ Borrower ☐ Guarantor ☐ Trustee

#### COMPANY DETAILS

Full Company Name (as registered with ASIC)

ABN/ACN

Nature of Business (Primary Business Activity)

Registered As ☐ Proprietary/Private ☐ Public unlisted company

☐ Majority owned subsidiary of a domestic listed company\*

☐ Public unlisted company ☐ other (please specify)

Full Address of Registered Office (PO Box is not acceptable)



State Postcode

Full Address of Principal place of Business in Australia

State Postcode

Mailing Address

State Postcode

Is the Company Regulated (i.e. subject to supervision beyond that provided by ASIC as a company registration body.)

☐ No ☐ Yes - please specify

Regulator Name

Licence Details

#### DIRECTORS Names (for Proprietary or Private company only)

Please list ALL Directors, even if not party to this loan.





#### Beneficial Owner/s (or control)

Please provide Full legal name (given name, middle name/s, family name) and full residential address (a PO Box is not acceptable), D.O.B and **photo ID** of all **Beneficial Owners** in **Section D1 on page 17**.

### IF THE APPLICANT IS A TRUST

Full Business Name (if any) of the Trustee in respect to the Trust

Full Name of Trust

Type of Trust

☐ Individual/Family ☐ Regulated Trust (SMSF)\*

☐ Registered Managed Investment Scheme\* Government

☒ Superfund\* Other Principal ☐ Business Address



State Postcode

Phone

Email

Country in which Trust was established

#### SETTLOR OF TRUST

**Not required for Trust types marked \* above or if the initial sum to establish the trust was less than \$10,000.**

The Settlor is the person/entity who established the trust by contributing the initial assets or amount - the "settled sum".

Full legal name (given name, middle name/s, family name) or Registered Business name:

If the Trustee is a company please complete section D/D1 on page 17.

#### LIST OF ALL TRUSTEES

One Trustee must complete the **Customer Identification Form** (Individual or Company) in all cases - unless the Trust is licensed and subject to Australian regulatory oversight.

Additionally, all other trustees must provide their name and full residential address (a PO Box is not acceptable) in **Section E1, page 18**.

#### BENEFICIARIES OF TRUST

Please provide name and full residential address (a PO Box is not acceptable) of all Beneficiaries in **Section E1 - page 18**.

## EMPLOYMENT/INCOME DETAILS

### APPLICANT 1

#### EMPLOYMENT DETAILS

Status ☐ PAYG Employee ☐ Self Employed ☐ Other  
 Type ☐ Full Time ☐ Part Time ☐ Casual

Employer's Name and Address

  


Suburb   
 State  Postcode

Occupation

Time there Years  Months

Is applicant on probation? ☐ Yes ☐ No

**Previous Employment** (if less than 2 years at current/in business)

Status ☐ PAYG Employee ☐ Self Employed ☐ Other  
 Type ☐ Full Time ☐ Part Time ☐ Casual

Previous Employer's Name and Address

  


Suburb   
 State  Postcode

Occupation

Industry

Time there Years  Months

#### INCOME DETAILS

PAYG Gross ANNUAL Income

Regular income \$

Second job/Other regular income \$

Current total rental income \$

Other, eg, Government benefits, investments, etc. \$

**PAYG Total ANNUAL Income** \$

Self Employed

	Last Year	Current Year	Average
Net Profit	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

**SELF EMPLOYED Total ANNUAL Income** \$

#### ACCOUNTANT'S DETAILS

Accounting Firm

Contact Name

Phone Number

### APPLICANT 2

#### EMPLOYMENT DETAILS

Status ☐ PAYG Employee ☐ Self Employed ☐ Other  
 Type ☐ Full Time ☐ Part Time ☐ Casual

Employer's Name and Address

  


Suburb   
 State  Postcode

Occupation

Time there Years  Months

Is applicant on probation? ☐ Yes ☐ No

**Previous Employment** (if less than 2 years at current/in business)

Status ☐ PAYG Employee ☐ Self Employed ☐ Other  
 Type ☐ Full Time ☐ Part Time ☐ Casual

Previous Employer's Name and Address

  


Suburb   
 State  Postcode

Occupation

Industry

Time there Years  Months

#### INCOME DETAILS

PAYG Gross ANNUAL Income

Regular income \$

Second job/Other regular income \$

Current total rental income \$

Other, eg, Government benefits, investments, etc. \$

**PAYG Total ANNUAL Income** \$

Self Employed

	Last Year	Current Year	Average
Net Profit	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

**SELF EMPLOYED Total ANNUAL Income** \$

#### ACCOUNTANT'S DETAILS

Accounting Firm

Contact Name

Phone Number

## ASSETS

	Address	State	Postcode	Value
Property 1				\$
Property 2				\$
Property 3				\$
Property 4				\$
	Make	Model	Year	Value
Vehicle 1				\$
Vehicle 2				\$
House Contents				\$
Shares/Others				\$
Cash at bank	Bank	Branch	Value	
Account 1			\$	
Account 2			\$	
Other (gifts, termination payments)				\$
Provide details:	1.			\$
	2.			\$
	3.			\$
Superannuation				\$
Misc. (Trade tools, boat, etc.)				\$
Are you a guarantor for any other loan? If yes, provide details: <input type="radio"/> Yes <input type="radio"/> No				<b>TOTAL</b> \$

## LIABILITIES

Commercial Loans	Lender	Limit	Int. rate	Total Owing	Min. monthly	To be paid out
Property 1		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Property 2		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Property 3		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Property 4		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Personal Loans/Leases	Lender	Limit	Int. rate	Total Owing	Min. monthly	To be paid out
		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Credit Cards	Bank Name	Limit	Int. rate	Total Owing	Min. monthly	To be paid out
Bank 1		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Bank 2		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Bank 3		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Retail Store Cards/Interest Free Facility		Limit	Int. rate	Total Owing	Min. monthly	To be paid out
Card 1		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Card 2		\$		\$	\$	<input type="radio"/> Yes <input type="radio"/> No
Other				\$	\$	
Other				\$	\$	
<b>TOTAL</b>				\$	\$	

## SUPPLEMENTARY LIVING EXPENSES MONTHLY (After this loan)

\*Basic Monthly Living Expenses include: groceries/food, clothing, Government education, entertainment, travel (bus, train), etc

*Basic Living Monthly Expenses	\$	Motor Vehicle Car -Rego, Insurance, fuel	\$
Building / Contents Insurance	\$	Additional Car/s -Rego, Insurance, fuel	\$
Body Corporate Levies	\$	Electricity/Gas/Water/Rates	\$
Mobile/Home Phone/Internet	\$	Child Maintenance	\$
Private Health / Life Insurance	\$	Childcare/Non Government Education	\$
HECS/HELP/ Tax Liability	\$	Gym Membership	\$
Rent / Board	\$	Other	\$
Subscriptions - foxtel, etc	\$	Total Monthly Additional Expenses	\$

## DETAILS OF SOLICITOR/CONVEYANCER/ACTING FOR SELF

I / We direct the loan and security documentation to be delivered to ☐ Myself, OR ☐ My Solicitor / Conveyancer

Company			
Contact Name			
Address	Suburb	State	Postcode
Phone		Email	

## SECURITY

### PROPERTY DETAILS 1

Names to be on Title ☐ Applicant 1 ☐ Applicant 2

Purchase Price/Estimated Value \$ Purpose ☐ Owner Occupied ☐ Investment

Property Address			
Suburb	State	Postcode	
Contact for Access		Phone	

### PROPERTY DETAILS 2

Names to be on Title ☐ Applicant 1 ☐ Applicant 2

Purchase Price/Estimated Value \$ Purpose: ☐ Owner Occupied ☐ Investment

Property Address			
Suburb	State	Postcode	
Contact for Access		Phone	

### FOR PERSONAL SECURITY PURPOSES: APPLICANT 1

Name of nearest relative not living with you

Address Details

Suburb

State

Postcode

Phone

Mobile

Email

Relationship

Mother's Maiden Name

### FOR PERSONAL SECURITY PURPOSES: APPLICANT 2

Name of nearest relative not living with you

Address Details

Suburb

State

Postcode

Phone

Mobile

Email

Relationship

Mother's Maiden Name



## LOAN PURPOSE CHECKLIST

It is possible that your proposed loan may be regulated by the National Credit Code ("NCC"). The NCC may apply where:

- Credit is provided under a contract.
- The applicant (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- The purpose for which credit is provided is wholly or predominantly of a **personal, domestic, or household** use; or
- Purchase, renovate or improve residential property for investment purposes; or
- Refinance personal, domestic or household credit or to purchase, renovate or improve residential property for investment purposes.

### PART A

In order to determine whether or not the provisions of the NCC will apply to this loan, the Lender requires you to provide the following information:

- |   | Yes                   | No                    |
|---|-----------------------|-----------------------|
| 1. Are any of the applicant(s) natural persons as described above?  | <input type="radio"/> | <input type="radio"/> |
| 2. Is the only applicant a corporation? If yes, <b>do not complete Part B and Part C.</b>   | <input type="radio"/> | <input type="radio"/> |
| 3. Are any of the applicants a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes)? | <input type="radio"/> | <input type="radio"/> |

### PART B: PURPOSE OF THE LOAN

<b>Property</b>	<input type="radio"/> Purchase	<input type="radio"/> Refinance	for	<input type="radio"/> Personal Use	<input type="radio"/> Investment	\$ <input type="text"/>
	<input type="radio"/> Purchase	<input type="radio"/> Refinance	for	<input type="radio"/> Personal Use	<input type="radio"/> Investment	\$ <input type="text"/>
<b>Provide Funds</b>	<input type="radio"/> For future personal use					\$ <input type="text"/>
	<input type="radio"/> For future investment					\$ <input type="text"/>

### PART C: BUSINESS PURPOSE DECLARATION

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

Are any of the applicant(s) likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed? ☐ Yes ☐ No

If you believe that the purpose provided is NOT wholly or predominantly for personal, domestic or household use, or to purchase, renovate, refinance, or improve residential property for investment purposes, then you must also complete the Declaration of purpose.

**IMPORTANT NOTICE:** If you declare that the loan is for investment or business purposes, 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).

**TO: Better Choice Home Loans t/as Better Choice Commercial Pty Ltd** (The Manager) and any **Lender** detailed in Schedule 1 (page 14).

**RE:** Loan of \$  Expiring  (approx)

**IMPORTANT:** 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).

I/We declare that the credit to be provided to me/us by The Credit Provider is to be applied **WHOLLY OR PREDOMINANTLY FOR business purposes; or investment purposes other than investment in residential property.**

### SIGNATURES

<input type="text"/>	(Borrower)	<input type="text"/>	(Borrower)	Date	<input type="text"/>
<input type="text"/>	(Borrower)	<input type="text"/>	(Borrower)	Date	<input type="text"/>

## BORROWER DECLARATIONS

Throughout this Application Form, Better Choice Home Loans Pty Ltd T/as Better Choice Commercial (ACN 095 728 868, Australian Credit Licence 378333) will be referred to as **The Manager**.

Any of the Lenders and/or Mortgage Insurers (and any associated companies) listed on – but not restricted to – Schedules 1 and 2 of the Application (see page 14), or any Lender appointed by The Manager to consider the loan proposal will be referred to collectively and individually as The Credit Provider. In this Notice reference to Better Choice Commercial or The Credit Providers includes a reference to their respective successors and permitted assigns.

### DECLARATION BY THE APPLICANT(S)/GUARANTOR(S)

The Applicant/s and Guarantor/s declare that:

I/We are applying for credit, and understand and acknowledge that this is an application only and does not imply that credit will be offered to the Applicant(s) by The Manager and/or The Credit Provider. I/We also understand and acknowledge that any approval of this application by The Manager and/or The Credit Provider will be on such terms and conditions (including conditions as to interest rate) as The Credit Provider chooses.

I/We and any guarantors are all aged over 18 years, and are authorised to make this application on behalf of ourselves/this Company/this Trust. I/We further declare that the information provided in this application is true and correct and acknowledge it will be relied upon by The Manager and/or The Credit Provider. Further, the Directors of the company, (or ourselves as individuals), have never committed an act of Bankruptcy (except where details are disclosed elsewhere in/with this Application) nor are there any unsatisfied judgments or writs against either the Directors of the applicant company or any associated companies.

I/We agree to pay any Loan Application Fee, all fees and charges incurred by The Manager and/or The Credit Provider to process the Application, to obtain a credit report, to obtain the Valuation Report about the security property/ies (whether or not the application is successful), and pay all legal expenses incurred to prepare loan and security documents.

I/We acknowledge that:

- Any valuation or inspection report obtained by The Manager and/or The Credit Provider in relation to any security offered is for The Manager's and/or The Credit Provider's benefit, and not for the benefit of the Applicant(s) or the Guarantor(s), and it is The Credit Providers choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s);
- The Applicant(s) or the Guarantor(s) will not be able to rely upon such information obtained by The Credit Provider, regardless of whether such report is disclosed to the Applicant(s) or the Guarantor(s).
- The Applicant(s) and the Guarantor(s) should not assume that any report in relation to the security property is based upon a detailed inspection of the security property;
- Any report is not to be taken as implying that there are defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard; and
- The Credit Provider does not accept any liability for the contents or accuracy of any such report.

I/We acknowledge that a commission or brokerage fee (either on settlement or on an on-going basis) may be paid by The Manager to the party who introduced me/us to The Manager and/or assisted me/us in making this application.

I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

I/We acknowledge that The Manager and/or The Credit Provider recommends that each Applicant and/or guarantor seeks independent legal or financial advice prior to entering into any credit contract that The Credit Provider may offer to the me/us as a result of this application or any related guarantee.

### Please answer all of the following:

Yes No

Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?

☐ ☐

Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?

☐ ☐

Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?

☐ ☐

Has any application in respect of this loan ever been submitted by you or any other person to any other lender? If so, give details:

☐ ☐

Has any applicant in respect of this loan ever been a party to a loan, credit card, rental agreement or other credit facility that has been in Arrears greater than one payment?

☐ ☐

Has any applicant in respect of this loan ever been insolvent, bankrupt or ever been a party to a Part IX, Part X arrangement or is there an unsatisfied statutory demand in bankruptcy outstanding?

☐ ☐

## CREDIT CARD AUTHORISATION

For Payment of Valuation/Loan Fees –  
MUST BE COMPLETED

I/We hereby authorise Better Choice Home Loans Pty Ltd to debit my/our credit card for the cost of obtaining a valuation/s in relation to this loan application. A standard valuation cost will be \$295 per security valued at under \$1,000,000. Properties in excess of \$1,000,000 will be POA.

Other Loan costs generally relate to Legal costs for Mortgage Documentation preparation and will usually be deducted from Settlement funds, however, if any such costs are incurred by IBetter Choice Home Loans Pty Ltd and this loan application does not proceed, I/we authorise Better Choice Home Loans Pty Ltd to debit our credit card for recoupment of these costs. **NB** Legal costs generally range between \$300 and \$450. An invoice will be sent to you detailing these costs. Cost estimates do not include GST.

Method of Payment ☐ Visa ☐ Mastercard

*Note: AMEX, Diners Club cards are NOT accepted.*

Name of Cardholder

Credit Card Number

 –  –  – 

Card Expiry Date

 / 

Signature of Cardholder

Date

 /

## PRIVACY DISCLOSURE STATEMENT

This privacy notice and consent relates to an application (the application) you are making to us, Better Choice Home Loans Pty Ltd trading as Better Choice Commercial ACN 095 728 868, Australian Credit Licence 378333 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. Where Better Choice does not operate under its own Delegated Lending Authority we will submit the application to a lender or the lender's loan servicer to consider. If we, the lender or its loan servicer approves the application, we/they 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 organisations listed in Schedule 1: Lenders and Loan Servicers, and Schedule 2: Lenders Mortgage Insurers and Title Insurers (page 14) that may collect information about you relating to the application or your loan or a guarantee of the loan. These organisations typically would be:

- the lender to whom you make the application or that makes your loan available.
- 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.
- 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:

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

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

#### How information is collected from you

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

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

#### How information is collected from other sources

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

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

#### When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require

information about you to verify your identity under Australian Anti-Money Laundering law.

#### How your information may be used

We 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 we or our related companies make available and that may be of interest to you, unless you tell us not to;
- allowing us to run our 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 us; and
- any purpose to which you have consented.

You can let us, the Lender or Loan Servicer know at any time if you no longer wish to receive direct marketing offers from us. We will process your request as soon as practicable.

Also, we may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- 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 us, the Lender or Loan Servicer to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- for us to let you know about other products or services that might be suitable for your financial needs.

#### Sharing Your Information

##### Sharing with other organisations

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

## Sharing with related companies

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

## Sharing with your representatives and referees

We may share information about you with:

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

## Sharing with Credit Reporting Bodies

We may disclose information about you to a Credit Reporting Body (CRB) - listed in Schedule 3: Credit Reporting Bodies (page 14) - in relation to the application or your loan or your guarantee, including overdue payments. A CRB 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 relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

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

Also, we may disclose information about you, in relation to other services relating to your loan or your guarantee or our loan products, to others including:

- organisations that maintain, review and develop our 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 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 USA, Canada or the United Kingdom.

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

Other Lenders may disclose information about you to related companies situated in the USA, Malaysia, India, the UK, the EU, the Philippines, New Zealand or other countries in the Asia-Pacific.

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.

- we 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.

More information on overseas disclosure may be found in our, the Lenders' and Loan Servicers' respective privacy policies.

## Accessing and Correcting your Information / Complaints/ Privacy Policy

You can:

- Ask us to Correct information we hold about you. You have special rights to correct credit information about you.
- Make a Complaint- If you have a complaint against us about a privacy issue, please tell us about it. Our Privacy Policy details how we will deal with a complaint
- View or Obtain a Copy of our Privacy Policy - You can find out more about how we manage information about you.

You can find out how to do all of the above by viewing and/or obtaining a copy of our privacy policy at:

[www.betterchoice.com.au/privacy-policy](http://www.betterchoice.com.au/privacy-policy) OR by contacting us in writing to:

The Privacy Officer

Better Choice Home Loans Pty Ltd

Po Box 10450 Southport QLD 4215

OR by emailing : [info@betterchoice.com.au](mailto:info@betterchoice.com.au)

We may charge a reasonable fee where access to personal information is provided.

More information on Lenders', Loan Servicers', Lenders Mortgage Insurers' and Title Insurers' respective privacy policies can be found by referring to the relevant Schedules on page 14.

## 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 we request an insurer for LMI insurance or title insurance for

## SIGNATURES OF BORROWERS/GUARANTORS

for which you applied, us 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 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 emailing [info@betterchoice.com.au](mailto:info@betterchoice.com.au) 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 Bodies we may use

#### Contact details

We may give information about you to one or more Credit Reporting Bodies (CRB's) listed in Schedule 3: Credit Reporting Bodies (page 14) in relation to the application or your loan

Each CRB has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at their website, as 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 CRB 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 CRB 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 CRB, if you want to ensure that the CRB does not use information about you for pre-screening assessments.

I/We have read, understand and agree with each and every part of this application. I/We also declare all of the information provided to be true and correct in every particular and acknowledge it can and will be relied upon in assessing our Application for finance as stated.

Applicants Name/s:

  


Total Loan Amount:

### SIGNED BY BORROWER(S)

Date

Date

Date

Date

### SIGNED BY GUARANTOR(S)

Date

Date

Date

Date



## SCHEDULE 1 – LENDERS & LOAN SERVICERS

In this schedule, lenders & loan servicers refers to each and every one of the following organisations (whether acting individually or together):

LENDER	CONTACT DETAILS
<b>Adelaide Bank a Division of Bendigo and Adelaide Bank Limited</b> ABN 11 068 049 178 Australian Credit Licence 237879 80 Grenfell Street Adelaide SA 5000	<b>Ph:</b> 1300 652 220 <b>Web:</b> <a href="http://www.adelaidebank.com.au">www.adelaidebank.com.au</a> <b>Privacy Policy:</b> <a href="http://www.adelaidebank.com.au/privacy-policy/privacy-and-credit-reporting-policies">www.adelaidebank.com.au/privacy-policy/privacy-and-credit-reporting-policies</a>
<b>Advantage Financial Services Pty Ltd (Loan Servicer)</b> ABN 36 130 012 930 Australian Credit Licence 392202 Level 10, 101 Collins Street Melbourne VIC 3000	<b>Ph:</b> 03 8616 1600 <b>Web:</b> <a href="http://www.advantage.com.au">www.advantage.com.au</a> <b>Privacy Policy:</b> <a href="http://www.advantage.com.au/privacy">www.advantage.com.au/privacy</a>
<b>AFSH Nominees Pty Ltd (Lender)</b> ACN 143 937 437 Level 10, 101 Collins Street Melbourne VIC 3000	<b>Ph:</b> 03 8616 1000 <b>Web:</b> <a href="http://www.advantage.com.au">www.advantage.com.au</a> <b>Privacy Policy:</b> <a href="http://www.advantage.com.au/privacy">www.advantage.com.au/privacy</a>
<b>Perpetual Trustees Victoria Limited (Lender)</b> ACN 004 027 258 Level 12, 123 Pitt St Sydney NSW 2000	<b>Ph:</b> 02 9229 9000 <b>Web:</b> <a href="http://www.perpetual.com.au">www.perpetual.com.au</a> <b>Privacy Policy:</b> <a href="http://www.perpetual.com.au/privacy-policy.aspx">www.perpetual.com.au/privacy-policy.aspx</a>
<b>Firstmac Limited</b> ABN 59 094 145 963 Australian Credit Licence 290600 Level 40, 123 Eagle Street Brisbane QLD 4000	<b>Ph:</b> 1800 230 023 <b>Web:</b> <a href="http://www.firstmac.com.au">www.firstmac.com.au</a> <b>Privacy Policy:</b> <a href="http://www.firstmac.com.au/privacy-policy">www.firstmac.com.au/privacy-policy</a>
<b>Better Choice Home Loans Pty Ltd</b> ABN 79 095 728 868 Australian Credit Licence 378333 Level 5, 50 Cavill Avenue, Surfers Paradise QLD 4217	<b>Ph:</b> 1300 334 336 <b>Web:</b> <a href="http://www.betterchoice.com.au">www.betterchoice.com.au</a> <b>Privacy Policy:</b> <a href="http://www.betterchoice.com.au/privacy-policy">www.betterchoice.com.au/privacy-policy</a>
<b>ING Bank (Australia) Limited</b> ABN 24 000 893 292 Australian Credit Licence 229823 140 Sussex Street Sydney NSW 2000	<b>Ph:</b> 131 688 <b>Web:</b> <a href="http://www.ingdirect.com.au">www.ingdirect.com.au</a> <b>Privacy Policy:</b> <a href="http://www.ingdirect.com.au/privacy.html">www.ingdirect.com.au/privacy.html</a>
<b>La Trobe Financial Asset Management Limited</b> ABN 30 06 479 57 Level 25, 333 Collins Street Melbourne VIC 3000	<b>Ph:</b> 1800 707 707
<b>MKM Capital Pty Ltd</b> ABN 73 111 776 464 Australian Credit Licence 39221 Suite 501, 23 Hunter Street Sydney NSW 2000	<b>Ph:</b> 1300 762 151 <b>Web:</b> <a href="http://www.mkmcapital.com.au">www.mkmcapital.com.au</a> <b>Privacy Policy:</b> <a href="http://www.mkmcapital.com.au/about/privacy-policy">www.mkmcapital.com.au/about/privacy-policy</a>
<b>National Mortgage Market Corporation Pty Ltd</b> ABN 52 006 325 640 Level 3, 120 Harbour Esplanade Docklands VIC 3008	<b>Ph:</b> 1800 061 091 <b>Web:</b> <a href="http://www.nmmc.com.au">www.nmmc.com.au</a> <b>Privacy Policy:</b> <a href="http://www.nmmc.com.au/about_us/privacy_policy.asp">www.nmmc.com.au/about_us/privacy_policy.asp</a>
<b>Origin Mortgage Management Service Pty Ltd</b> ACN 601 349 071 on behalf of Columbus Capital Pty Ltd ACN 119 531 252 Australian Credit Licence 337303	<b>Web:</b> <a href="http://www.originmms.com.au">www.originmms.com.au</a>
<b>Pepper Group Ltd</b> ABN 55 094 317 665 Australian Credit Licence 286655	<b>Ph:</b> 1300 650 931 <b>Web:</b> <a href="http://www.pepper.com.au">www.pepper.com.au</a> <b>Privacy Policy:</b> <a href="http://www.pepper.com.au/privacy-policy">www.pepper.com.au/privacy-policy</a>
<b>Permanent Custodians Limited</b> ABN 55 001 426 384 Australian Credit Licence 235129 Level 2, 35 Clarence Street Sydney NSW 2000	<b>Ph:</b> 02 9551 5000 <b>Web:</b> <a href="http://www.bnymellon.com.au">www.bnymellon.com.au</a> <b>Privacy Policy:</b> <a href="http://www.bnymellon.com/australia/en/privacy.html">www.bnymellon.com/australia/en/privacy.html</a>
<b>Permanent Mortgages Pty Limited</b> ACN 097 176 362 Level 25, 333 Collins Street Melbourne VIC 3000	<b>Ph:</b> 1800 707 707
<b>Perpetual Corporate Trust Limited</b> ACN 000 341 533 123 Pitt Street Sydney NSW 2000	<b>Ph:</b> 1300 730 862 <b>Privacy Policy:</b> <a href="http://www.perpetual.com.au/privacy-policy.aspx">www.perpetual.com.au/privacy-policy.aspx</a>

LENDER	CONTACT DETAILS
<b>Perpetual Trustee Company Ltd</b> ABN 42 000 001 007 Level 12, 123 Pitt St Sydney NSW 2000	<b>Ph:</b> 02 9229 9000 <b>Web:</b> <a href="http://www.perpetual.com.au">www.perpetual.com.au</a> <b>Privacy Policy:</b> <a href="http://www.perpetual.com.au/privacy-policy.aspx">www.perpetual.com.au/privacy-policy.aspx</a>
<b>RedZed Lending Solutions (Lender)</b> ABN 31 123 588 527 Australian Credit Licence 311128 GPO Box 1693 Melbourne VIC 3001	<b>Ph:</b> 1300 722 462 <b>Web:</b> <a href="http://www.redzed.com">www.redzed.com</a> <b>Privacy Policy:</b> <a href="http://www.redzed.com/?m=contents&amp;cmsvar=privacypolicy&amp;option=-1">redzed.com/?m=contents&amp;cmsvar=privacypolicy&amp;option=-1</a>
<b>RESIMAC Limited</b> ABN 67 002 997 935 Australian Credit Licence 247283 Level 9, 45 Clarence Street Sydney NSW 2000	<b>Ph:</b> 02 9248 0300 <b>Web:</b> <a href="http://www.resimac.com.au">www.resimac.com.au</a> <b>Privacy Policy:</b> <a href="http://www.resimac.com.au/sections/legal/privacy.aspx">www.resimac.com.au/sections/legal/privacy.aspx</a>
<b>Sandhurst Trustee Limited</b> ABN 16 004 030 737 Australian Credit Licence 237906 18 View Street Bendigo VIC 3550	<b>Ph:</b> 1800 803 173 <b>Web:</b> <a href="http://www.sandhursttrustees.com.au">www.sandhursttrustees.com.au</a> <b>Privacy Policy:</b> <a href="http://www.sandhursttrustees.com.au/terms/privacy-policy.asp">www.sandhursttrustees.com.au/terms/privacy-policy.asp</a>
<b>Sintex Consolidated Pty Ltd</b> ABN 75 065 917 535 Australian Credit Licence 385129 Level 1, 158 Wattle Street Ultimo NSW 2007	<b>Ph:</b> 02 9278 9700 <b>Web:</b> <a href="http://www.sintex.com.au">www.sintex.com.au</a> <b>Privacy Policy:</b> <a href="http://www.sintex.com.au/files/online-privacy">www.sintex.com.au/files/online-privacy</a>
<b>Thinktank Group Pty Limited</b> ABN 75 117 819 084 Level 12, 65 Berry Street North Sydney NSW 2060	<b>Ph:</b> 1300 781 043 <b>Web:</b> <a href="http://www.thinktank.net.au">www.thinktank.net.au</a> <b>Privacy Policy:</b> <a href="http://www.thinktank.net.au/about-us/#faq-privacy-policy">www.thinktank.net.au/about-us/#faq-privacy-policy</a>

## SCHEDULE 2 – MORTGAGE INSURERS

In this schedule, mortgage insurer refers to each and every one of the following organisations (whether acting individually or together):

MORTGAGE INSURER	CONTACT DETAILS
<b>First American Title Insurance Company of Australia Pty Ltd</b> ABN 64 075 279 908 Level 10, 309 George Street, Sydney NSW 2000	<b>Ph:</b> 1300 362 178 <b>Web:</b> <a href="http://www.firsttitle.com.au">www.firsttitle.com.au</a> <b>Privacy Policy:</b> <a href="http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy">www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy</a>
<b>First Mortgage Services Pty Ltd (FMS)</b> ABN 49 110 202 429 Level 10, 309 George Street, Sydney NSW 2000	<b>Ph:</b> 1300 360 757 <b>Web:</b> <a href="http://www.firstms.com">www.firstms.com</a> <b>Privacy Policy:</b> <a href="http://www.firstms.com/privacy-policy">www.firstms.com/privacy-policy</a>
<b>Genworth Financial Mortgage Insurance Pty Ltd</b> ABN 60 106 974 305 Level 26, 101 Miller Street North Sydney NSW 2060	<b>Ph:</b> 1300 655 422 <b>Web:</b> <a href="http://www.genworth.com.au">www.genworth.com.au</a> <b>Privacy Policy:</b> <a href="http://www.genworth.com.au/privacy-policy">www.genworth.com.au/privacy-policy</a>
<b>QBE Lenders Mortgage Insurance Limited</b> ABN 70 000 511 071 82 Pitt Street Sydney NSW 2000	<b>Ph:</b> 1300 367 764 <b>Web:</b> <a href="http://www.qbelmi.com.au">www.qbelmi.com.au</a> <b>Privacy Policy:</b> <a href="http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo">www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo</a>

## SCHEDULE 3 – CREDIT REPORTING BODIES

In this schedule, credit reporting bodies refers to each and every one of the following organisations (whether acting individually or together):

CREDIT REPORTING BODIES	CONTACT DETAILS
<b>Dun &amp; Bradstreet Australia</b> ABN 95 006 399 677 PO Box 7405 St Kilda Road Melbourne VIC 3004	<b>Ph:</b> 1300 734 806 <b>Web:</b> <a href="http://www.checkyourcredit.com.au">www.checkyourcredit.com.au</a> <b>Privacy Policy:</b> <a href="http://www.dnb.com.au/Header/About_Us/Legal/Privacy_policy/index.aspx">www.dnb.com.au/Header/About_Us/Legal/Privacy_policy/index.aspx</a>
<b>Experian Australia</b> Level 6, 549 St Kilda Road Melbourne VIC 3004	<b>Ph:</b> 03 8699 0100 <b>Web:</b> <a href="http://www.experian.com.au">www.experian.com.au</a> <b>Privacy Policy:</b> <a href="http://www.experian.com.au/legal/privacy.html">www.experian.com.au/legal/privacy.html</a>
<b>Veda Advantage Business Information Services Ltd</b> PO Box 964 North Sydney NSW 2059	<b>Web:</b> <a href="http://www.mycreditfile.com.au">www.mycreditfile.com.au</a> <b>Privacy Policy:</b> <a href="http://www.veda.com.au/privacy">www.veda.com.au/privacy</a>

## CUSTOMER IDENTIFICATION

### *Anti-Money Laundering and Counter Terrorism Financing Act 2006*

Part 2 of the *Anti-Money Laundering & Counter Terrorism Financing Act 2006* requires the information in this form to be collected and verified for EACH person associated with this application as required for the relevant customer type. Clear and legible photocopies of the original customer documents, including at least one containing a photograph of the person, are to be certified as true copies and attached hereto.

**IMPORTANT NOTE:**  
COPY OF MEDICARE CARD IS  
REQUIRED FOR ALL APPLICATIONS

#### APPLICANT 1

Full name of applicant being identified

Formerly known as  
(where identification documents show different names)

Document sighted evidence change of name  
(e.g. Marriage Certificate)

#### APPLICANT 2

Full name of applicant being identified

Formerly known as  
(where identification documents show different names)

Document sighted evidence change of name  
(e.g. Marriage Certificate)

#### CUSTOMER TYPE/ SECTIONS TO BE COMPLETED

Refer to Page 2 of Application Form – *Customer Identification Checklist*.

#### INTRODUCER CERTIFICATION

I certify that, in compliance with regulations of AML/CTF legislation:

- ☐ The documentation provided is current or within acceptable time frames
- ☐ Nothing In my dealings with the customer have raised any suspicions concerning the proposed transaction
- ☐ Face to face verification of the customer was carried out by me
- ☐ Face to face verification was not possible because (state reason):

Location where documents verified

Date documents verified

Name of Authorised Party (Introducer)

Signature

Date

Company Name

#### BETTER CHOICE OFFICE USE ONLY

We have complied with the requirement of AML/CTF legislation as per the information contained in the following pages.

Name

Signature

Date

*Authorised Party, Mortgage Manager*

## CUSTOMER IDENTIFICATION (continued)

### A – INDIVIDUAL

Please complete one form for each person associated with this application and a copy of all documents sighted. **At least one of the documents checked must be a Category A document that contains a photograph of that person. Overseas residents must include a current passport and complete the non-residents section.**

**IMPORTANT NOTE:** The list of documents in the table below are the most commonly available forms, and are acceptable to all Funders. The list is NOT an exhaustive list and various other forms of identification are accepted by individual Funders. **If you are not able to achieve a nominal 100 points of Identification for your Applicant using the forms below, please contact Iden's Credit Department on 1300 334 336 for alternative measures available for the respective Funders.**

#### APPLICANT 1

☐ Borrower ☐ Guarantor ☐ Trustee

Full name of Applicant (being identified)

Date of Birth

 /  / 

Residential Address (PO Box not acceptable)

State

Postcode

#### CATEGORY A

**Australian Passport** (not expired > 2 years): **70pts** ☐

Number

Place of Issue

Date of Issue

 /  / 

Expiry Date

 /  / 

DOB

 /  / 

**International Passport** (current) **70pts** ☐

Number

Country

Date of Issue

 /  / 

Expiry Date

 /  / 

DOB

 /  / 

**Australian Driver's Licence** (Photo) **70pts** ☐

DOB

 /  / 

Number

State

Expiry Date

 /  / 

#### CATEGORY B

**Birth Certificate** **70pts** ☐

**Citizenship Certificate** **70pts** ☐

**A Rating Authority** e.g. Council, Valuer General **35pts** ☐

Address on Notice

**The records of a Public Utility** (one per utility only – eg, electricity, water, gas, landline telephone accounts) **25pts** ☐

Address on Notice

**VERIFICATION (100 POINTS) ACHIEVED** ☐ Yes ☐ No

#### APPLICANT 2

☐ Borrower ☐ Guarantor ☐ Trustee

Full name of Applicant (being identified)

Date of Birth

 /  / 

Residential Address (PO Box not acceptable)

State

Postcode

#### CATEGORY A

**Australian Passport** (not expired > 2 years): **70pts** ☐

Number

Place of Issue

Date of Issue

 /  / 

Expiry Date

 /  / 

DOB

 /  / 

**International Passport** (current) **70pts** ☐

Number

Country

Date of Issue

 /  / 

Expiry Date

 /  / 

DOB

 /  / 

**Australian Driver's Licence** (Photo) **70pts** ☐

DOB

 /  / 

Number

State

Expiry Date

 /  / 

#### CATEGORY B

**Birth Certificate** **70pts** ☐

**Citizenship Certificate** **70pts** ☐

**A Rating Authority** e.g. Council, Valuer General **35pts** ☐

Address on Notice

**The records of a Public Utility** (one per utility only – eg, electricity, water, gas, landline telephone accounts) **25pts** ☐

Address on Notice

**VERIFICATION (100 POINTS) ACHIEVED** ☐ Yes ☐ No



## CUSTOMER IDENTIFICATION (continued)

### A1 - OVERSEAS RESIDENTS

Country of Citizenship

Reason for opening account in Australia

Salary Range: ☐ \$0-\$30,000 ☐ \$30,001 - \$50,000  
☐ \$50,001 - \$100,000 ☐ \$100,001 +

### B - TRANSACTION INFORMATION

Location of asset being purchased with the loan if any

Address of security property (if any)

State  Postcode

Source of funds for repayment or investment (provide details of account)

### C - SOLE TRADER

☐ Collect information and verify the identity of the individual as per Part A

☐ Collect the Transaction Information as per Part B above AND collect the following (no need to verify)

Full name of business

Principal place of business

ABN issued to the business

### D - COMPANY (Pty and Ltd, but not listed companies)

☐ Complete Application Form page 5

☐ Collect information and verify the identity of each Director who is a Borrower or Guarantor as per Part A

☐ Collect information and verify the identity of the Beneficial Owner/s who holds > 25% of the issued capital of the Company.

☐ Collect the Transaction information as per Part B above

### D1 - ADDITIONAL COMPANY INFORMATION

Not required for Public Company or Majority owned subsidiary of a domestic listed company or if they are acting as a Guarantor.

Please provide full legal name (given name, middle name/s, family name) and full residential address (a PO Box is not acceptable), DOB and photo ID of all beneficial owners.

**Beneficial owner can be determined by:**

**Ownership (O)** - shareholder holding 25% or more of issued capital.

**Control (C)** - (if ownership does not apply) Individuals who control 25% or more of voting rights

**Management (M)** - (if neither ownership or control apply) Senior Managing Official/s who make decisions affecting a substantial part of the business.

Name

State  Postcode

D.O.B  /  /  Shareholding %

Beneficial Owner Type: (Circle applicable) O / C / M

Name

State  Postcode

D.O.B  /  /  Shareholding %

Beneficial Owner Type: (Circle applicable) O / C / M

Name

State  Postcode

D.O.B  /  /  Shareholding %

Beneficial Owner Type: (Circle applicable) O / C / M

**If more than 3 Shareholders, print & complete another page**

### SIGNED BY

Name:

Corporate Title

Date  /  /

Name:

Corporate Title

Date  /  /

Name:

Corporate Title

Date  /  /

### OFFICE USE ONLY - IDENTIFICATION DOCUMENTS

Tick those that have been sighted and attach copies.

☐ An ASIC search

☐ An original or certified copy of the company's certificate of registration.

### Document Details

Document name

Date of issue  /  /

State/country of issue

Document number

Document expiry date  /  /

*If further documentation is provided, please list details separately and attach copies.*

## CUSTOMER IDENTIFICATION (continued)

### E – TRUST

One trustee must complete the relevant KYC form (Individual or Company) in all cases and complete the relevant verification requirement unless the Trust is licensed and subject to Australian regulatory oversight.

- ☐ If the trustee(s) is a company, complete Application Form – p5.
- ☐ If the trustee(s) is an individual, collect information and verify the identity as per Part A for EACH individual trustee.
- ☐ In respect of each entity having the power to change the trustee, collect the information in Part A or Part D as appropriate.
- ☐ Collect the Transaction Information as per Part B above.

### E1 – ADDITIONAL TRUST INFORMATION

#### List of all trustees and full residential addresses

Please provide Full names & Residential addresses for all Trustees

1.

State Postcode

2.

State Postcode

3.

State Postcode

#### List all Beneficiaries of trust

Please provide name and full residential addresses of all beneficiaries of the Trust (except for a Trust that is registered and subject to Australian regulatory oversight)

1.

State Postcode

2.

State Postcode

3.

State Postcode

### SIGNED BY

Name:

Corporate Title

Date / /

### SIGNED BY (con't)

Name:

Corporate Title

Date / /

Name:

Corporate Title

Date / /

### OFFICE USE ONLY – IDENTIFICATION DOCUMENTS

Tick those that have been sighted and attach copies.

- ☐ Original trust deed or certified copy or extract of trust deed.
- ☐ A notice issued by the Australian Taxation Office within the last 12 months (e.g. Notice of Assessment) that contains the full name of the Trust.
- ☐ A letter from Solicitor or Accountant that confirms that name of the Trust.
- ☐ An ASIC search to verify the Managed Investment Scheme (MIS) registered with ASIC.
- ☐ Review of Financial Services Guide and Product Disclosure Statement and other public offering documents of the customer to verify that a MIS is not registered with ASIC that only has wholesale customers and does not make small scale offerings.
- ☐ Search of ASIC, ATO or relevant regulators websites.

#### Document Details

Document name

Date of issue / /

State/country of issue

Document number

Document expiry date / /

If further documentation is provided, please list details separately and attach copies.

### F – PARTNERSHIP

- ☐ Collect information as per Part A for all partners.
- ☐ Verify the identity as per Part A for at least 1 partner.
- ☐ Collect the Transaction Information as per Part B above AND collect the following (no need to verify):

Full name of partnership

Full address of partnership's principal place of business (if any)

State Postcode

Country partnership was registered

Registered business name of partnership (if any)

## APPLICANT DISCLOSURE

This Summary of Loan requirements is designed to assist the Credit Assistance Provider and Credit Provider to make an assessment of the client's requirements and objectives and their financial situation in accordance with Responsible Lending guidelines.

Loan amount: \$ (ensure this amount is sufficient to cover all expenses associated with the financing and any related purchase, including insurance premiums.) Loan Term: years

### What are the objectives of my/our loan (tick all that apply)

My/Our objectives for seeking a loan or reviewing my/our credit contract are to:

- ☐ Purchase a home (owner occupied) OR ☐ Refinance a home loan (owner occupied) OR ☐ Construct a home (owner occupied)  
☐ Purchase an investment property OR ☐ Refinance an investment loan OR ☐ Construct an investment property  
☐ Reduce my/our loan as quickly as possible ☐ Minimise my/our loan repayments ☐ Obtain funds for other purposes – Please specify use:

### My/Our Requirements in a Commercial loan are (tick all that apply)

- I/We want a: ☐ Variable Rate ☐ Fixed Rate ☐ Offset Account ☐ Line of Credit ☐ Online/Phone transactions  
☐ Credit Card ☐ Debit Card ☐ Cheque Book ☐ Redraw funds  
☐ Other (please specify details in the space below)

### The Benefits to me/us of my/our loan will be: (please rank in order of importance to you, with 1 being the most important. Place an X against any option that is not important to you)

- ☐ Obtain a better rate ☐ Restructure our loan ☐ Dissatisfied with current product/services  
☐ Consolidate Debts ☐ Specific Product Features ☐ Reduce overall commitments  
☐ Reduce repayment amount ☐ Minimise my/our exposure to interest rate increases ☐ Other (please specify details below)

I would like to repay my/our loan via:

- ☐ Principal and Interest repayments ☐ Interest Only repayments for years

I /we would like to fix ☐ My/our entire loan amount ☐ A portion \$ of my/our loan for yrs

AND ☐ Make additional payments of up to \$ per year

If you have any requirements or objectives for your loan that have not been covered in the previous questions, please outline below.

### What are my/our Financial Circumstances?

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.

I/We anticipate an increase to my/our expenses/liabilities over the next 12 months (e.g. ill health or disability, a possible claim requiring payment, end of interest free or honeymoon period on a loan) ☐ Yes ☐ No

I/We anticipate a decrease to my/our income during the next 12 months (e.g. extended leave, retirement, reduction in overtime) ☐ Yes ☐ No

I/We anticipate a reduction in profit/income/cash flow to my/our business activities during the next 12 months ☐ Yes ☐ No

If you have selected 'Yes' please specify details below, and your plan to meet your ongoing financial obligations:

### Expenses

(Total monthly expenses **after** loan. Includes food, housekeeping, utilities, transport, education (including HECs), medical/health, entertainment, insurance, child maintenance and other.)

TOTAL MONTHLY LIVING  
EXPENSES: APPLICANT 1

\$

TOTAL MONTHLY LIVING  
EXPENSES: APPLICANT 2

\$

### Additional Information

I/We am/are unable to meet my/our existing financial commitments

☐ Yes ☐ No

I/We have made an application for hardship with my/our existing lender

☐ Yes ☐ No

If you have selected 'Yes' to any of the above, please specify details below:

### Conflict of Interest Disclosure

Has any conflict of interest which may disadvantage the client been identified in relation to the recommended product.

☐ Yes ☐ No

If Yes, will it disadvantage the client? Please specify details below:

### Applicant/s Declaration

These representations have been made to the Credit Assistance Provider to enable the Credit Provider to determine whether or not to offer a loan to me/us and I/we understand and acknowledge that the Lender is relying on the information provided by me/us in this form in determining whether to offer the loan.

I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct.

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 my/our contractual obligations or reduce my/our income as stated in this application.

☐ Tick to acknowledge that you are aware that additional interest and other costs will be incurred if you elect to borrow money to pay additional expenses such as insurance, stamp duty, etc.

Signed by Applicant 1

Full Name

Date




Signed by Applicant 2

Full Name

Date




This preliminary assessment is **valid for a period of 90 days from the date of assessment**, and assesses whether the credit contract will be unsuitable for the client /s if the contract is entered into, or the credit limit increased, during this period.

**This assessment is NOT an approval of a loan.** The Credit Provider will need to consider your loan application.

### Credit Assistance Provider Declaration

I confirm that:

1. I have made reasonable enquiries, and based on the information provided to me by the Applicant/s , I have assessed that the above product is **NOT UNSUITABLE** for the client/s needs.
2. The Income and Expense information provided within the application are those obtained from the Applicant/s during my preliminary assessment.
3. I have provided details of any conflicts of interest relating to this application.

Provider's Name

Company Name



ACL/Credit Representative Number

Signature

Date