

# BETTER CHOICE COMMERCIAL APPLICATION FORM



Phone: 1300 334 336  
Fax: 1300 434 336  
Email: RelationshipManagement@betterchoice.com.au  
Website: www.betterchoice.com.au  
Office: 63 Davenport Street, Southport QLD 4215  
Postal: PO Box 10450, Southport QLD 4215

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"/>	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











## ASSETS

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

## LIABILITIES

Commercial Loans	Lender	Limit	Int. rate	Total Owing	Min. monthly	To be paid out
Property 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
Property 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
Property 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
Property 4	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<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="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<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="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
Bank 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No
Bank 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<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="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	
Card 2	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="radio"/> Yes <input type="radio"/> No	
Other	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>		
Other	<input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>		
<b>TOTAL</b>				\$ <input type="text"/>	\$ <input type="text"/>	

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

### 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

	(Borrower)		(Borrower)	Date	/ /
	(Borrower)		(Borrower)	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> www.adelaidebank.com.au <b>Privacy Policy:</b> www.adelaidebank.com.au/privacy-policy/privacy-and-credit-reporting-policies
<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> www.advantage.com.au <b>Privacy Policy:</b> www.advantage.com.au/privacy
<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> www.advantage.com.au <b>Privacy Policy:</b> www.advantage.com.au/privacy
<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> www.perpetual.com.au <b>Privacy Policy:</b> www.perpetual.com.au/privacy-policy.aspx
<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> www.firstmac.com.au <b>Privacy Policy:</b> www.firstmac.com.au/privacy-policy
<b>Better Choice Home Loans Pty Ltd</b> ABN 79 095 728 868 Australian Credit Licence 378333 63 Davenport St Southport QLD 4215	<b>Ph:</b> 1300 334 336 <b>Web:</b> www.betterchoice.com.au <b>Privacy Policy:</b> www.betterchoice.com.au/privacy-policy
<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> www.ingdirect.com.au <b>Privacy Policy:</b> www.ingdirect.com.au/privacy.html
<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> www.mkmcapital.com.au <b>Privacy Policy:</b> www.mkmcapital.com.au/about/privacy-policy
<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> www.nmmc.com.au <b>Privacy Policy:</b> www.nmmc.com.au/about_us/privacy_policy.asp
<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> www.originmms.com.au
<b>Pepper Group Ltd</b> ABN 55 094 317 665 Australian Credit Licence 286655	<b>Ph:</b> 1300 650 931 <b>Web:</b> www.pepper.com.au <b>Privacy Policy:</b> www.pepper.com.au/privacy-policy
<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> www.bnymellon.com.au <b>Privacy Policy:</b> www.bnymellon.com/australia/en/privacy.html
<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> www.perpetual.com.au/privacy-policy.aspx

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> www.perpetual.com.au <b>Privacy Policy:</b> www.perpetual.com.au/privacy-policy.aspx
<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> www.redzed.com <b>Privacy Policy:</b> redzed.com/?m=contents&cmsvar=privacypolicy&option=-1
<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> www.resimac.com.au <b>Privacy Policy:</b> www.resimac.com.au/sections/legal/privacy.aspx
<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> www.sandhursttrustees.com.au <b>Privacy Policy:</b> www.sandhursttrustees.com.au/terms/privacy-policy.asp
<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> www.sintex.com.au <b>Privacy Policy:</b> www.sintex.com.au/files/online-privacy
<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> www.thinktank.net.au <b>Privacy Policy:</b> www.thinktank.net.au/about-us/#faq-privacy-policy

## 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> www.firsttitle.com.au <b>Privacy Policy:</b> www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy
<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> www.firstms.com <b>Privacy Policy:</b> www.firstms.com/privacy-policy
<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> www.genworth.com.au <b>Privacy Policy:</b> www.genworth.com.au/privacy-policy
<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> www.qbelmi.com.au <b>Privacy Policy:</b> www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo

## 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> www.checkyourcredit.com.au <b>Privacy Policy:</b> www.dnb.com.au/Header/About_Us/Legal/Privacy_policy/index.aspx
<b>Experian Australia</b> Level 6, 549 St Kilda Road Melbourne VIC 3004	<b>Ph:</b> 03 8699 0100 <b>Web:</b> www.experian.com.au <b>Privacy Policy:</b> www.experian.com.au/legal/privacy.html
<b>Veda Advantage Business Information Services Ltd</b> PO Box 964 North Sydney NSW 2059	<b>Web:</b> www.mycrreditfile.com.au <b>Privacy Policy:</b> www.veda.com.au/privacy

## 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
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signed by Applicant 2	Full Name	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

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:

- 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.
- The Income and Expense information provided within the application are those obtained from the Applicant/s during my preliminary assessment.
- I have provided details of any conflicts of interest relating to this application.

Provider's Name	Company Name
<input type="text"/>	<input type="text"/>

ACL/Credit Representative Number	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>