



Client Needs Analysis & Home Loan Application



Ph: (07) 3352 9600
Fax: (07) 3352 9688
E: processing@one26.com.au

Representative Details:

Name:	Company Name:
<input type="text"/>	<input type="text"/>
Licence Holder Name:	Licence/Representative Number:
<input type="text"/>	<input type="text"/>
Phone Number:	Mobile Number:
<input type="text"/>	<input type="text"/>

Client Name(s):

YOUR REQUIREMENTS AND OBJECTIVES:

What are the primary reasons for seeking credit (how will the funds be used) or the reasons for a review of an existing credit contract?

1.	<input type="text"/>	\$	<input type="text"/>
2.	<input type="text"/>	\$	<input type="text"/>
3.	<input type="text"/>	\$	<input type="text"/>

Additional Notes:

Amount of credit sought: Term of credit sought:

If purchasing property, how long are you looking to retain the property for? < 2 years 2 - 5 years 5 - 10 years 10 years plus

Please provide reasons below.

If refinancing or consolidating debts, please provide details of the debts that are being refinanced or consolidated and the resulting benefit to you.

YOUR PROPOSED LOAN REQUIREMENTS

Borrower name/s property 1:

Address of security property 1

Borrower name/s property 2:

Address of security property 2

Borrower name/s property 3:

Address of security property 3

IF YOU'RE PURCHASING

PURCHASE AND LOAN COSTS:

Purchase Price:

Lender application / Valuation fees:

Transfer stamp duty:

Legal and registration fees:

LMI:

TOTAL COSTS (A)

LOAN AMOUNT REQUESTED (B)

OWN FUNDS REQUIRED (A-B)=C

AVAILABLE FUNDS:

Deposit Paid:

Cash savings:

Sale proceeds:

Gift:

FHOG:

Other: _____

TOTAL OWN FUNDS (D)

OWN FUNDS REQUIRED (A-B)=C

SURPLUS/SHORTFALL (D-C)

IF YOU'RE REFINANCING OR INCREASING A LOAN:

Purpose for refinancing / top up?

- Better rate Investing Consolidate debts
 Need extra cash Restructure Renovating

Property value (property being refinanced):

Total amount owed:

Property Status:

- Owner occupied Investment Property
 Vacant Land

Current loan balance:

Lender application / Valuation fees:

Legal Fees:

LMI:

Discharge costs:

Other exit fees: _____

SUBTOTAL REFINANCE AND LOAN COSTS (E)

ADDITIONAL LOANS FUNDS SOUGHT (F)

TOTAL LOAN AMOUNT (E+F)

ADDITIONAL DETAILS - IF YOU'RE REFINANCING / CONSOLIDATING DEBTS:

EXISTING LOANS/CREDIT CARDS/OTHER LIABILITIES:

	DEBT 1	DEBT 2	DEBT 3	DEBT 4	DEBT 5	DEBT 6	DEBT 7	DEBT 8
Lender name:	<input type="text"/>							
Loan /credit card liability type:	<input type="text"/>							
Estimated payout amount:	<input type="text"/>							
Current interest rate:	<input type="text"/>							
Remaining term of loan:	<input type="text"/>							

Other debt: As part of the proposed consolidation of debt, are credit card limits going to be reduced or cancelled? *Please provide details below.* Yes No

YOUR PREFERRED LOAN FEATURES:

FEATURES:	REQUIRED			LOAN 1	LOAN 2	LOAN 3
Fixed rate/repayments It is important to have certainty about the interest rate and/or repayment amount for a fixed time.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Interest only It is important to make interest only repayments for a specified term.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Fixed and variable It is important to have a loan with a combination of fixed and variable interest rates.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pay off quickly / additional payments It is important that the loan is paid off quickly and that additional payments are allowed without penalty.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Split account/offset It is important to have more than one loan sub account/s, or a separate account for savings/investment funds, for tax, accounting or personal expense purposes.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Re-draw It is important to have access to additional repayment funds should it be required.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Line of credit It is important to have a revolving facility that allows you to draw to a limit.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Top up It is important to have access to additional funds for future use subject to sufficient equity.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Product flexibility It is important to have the ability to switch between a lender's mortgage products.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transaction capability It is important to be able to access available funds via EFTPOS, ATM, Internet or Cheque	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Portability It is important to have the option to transfer the loan to an alternative property to save money and time.	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other features sought	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Optional	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional information/comments:

CHANGES TO CURRENT CIRCUMSTANCES:

Does the client anticipate any material change to their financial situation over the next five years?
For example, change in employment, income or expenditure.

Yes No

CREDIT HISTORY:

Is the client currently experiencing financial hardship meeting their existing financial commitments?
If yes, please provide details.

Yes No

Has the client had any difficulties in meeting their debt commitments in the past 2 years?
If yes, please provide details.

Yes No

RECOMMENDED PRODUCT PARTICULARS:

	PRODUCT 1:	PRODUCT 2:	PRODUCT 3:
Lender's name:			
Loan product:			
Loan amount:	\$	\$	\$
Term of loan:			
Interest rate:			
Montly repayments:			

Other loan details:

CONFLICT OF INTEREST DISCLOSURE:

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

- No conflict of interest has been identified
- A conflict of interest has been identified, but does not disadvantage the client as set out in the details below
- A conflict of interest has been identified and may disadvantage the client as set out in the details below

Conflict of interest details:

SUITABILITY:

- The product(s) has been assessed as NOT UNSUITABLE for the client on the basis that the product(s) is consistent with the client's requirements and objectives, and the client can comply with the credit obligations without substational hardship.
- The above product(s) have been assessed as UNSUITABLE for the client on the basis that:
 - the credit product is inconsistent with the client's requirements and objectives, and/or
 - the client cannot comply with their obligations or could do so only with substantial hardship.

YOUR DETAILS:

Company/Trust Details:

Company/Trust Name: ABN/ACN:

Trustee Name/s:

Beneficiary Name/s:

Client 1: Borrower Guarantor Director

Title: Mr Mrs Ms Miss Other

Surname:

Given names:

Date of birth: Male Female

Resident of (if not Australia): Drivers Licence:

Marital Status: Single Married De facto
 Widowed Separated Divorced

Number of Dependents: Ages:

Current Address:

Suburb: State: Postcode:

Time at current address:

Current residential status:
 Own home Mortgaged Renting
 Boarding Live with Family Other

If under 2 years, please provide previous address details.

Previous address:

Suburb: State: Postcode:

Time at previous address:

Postal address (if different from current residential address):

Email address:

Home phone number: Work phone number:

Mobile number: Fax number:

Preferred daytime contact number:
 Home Work Mobile

Client 2: Borrower Guarantor Director

Title: Mr Mrs Ms Miss Other

Surname:

Given names:

Date of birth: Male Female

Resident of (if not Australia): Drivers Licence:

Marital Status: Single Married De facto
 Widowed Separated Divorced

Number of Dependents: Ages:

Current Address:

Suburb: State: Postcode:

Time at current address:

Current residential status:
 Own home Mortgaged Renting
 Boarding Live with Family Other

If under 2 years, please provide previous address details.

Previous address:

Suburb: State: Postcode:

Time at previous address:

Postal address (if different from current residential address):

Email address:

Home phone number: Work phone number:

Mobile number: Fax number:

Preferred daytime contact number:
 Home Work Mobile

CLIENT 1 (continued):

Name of Nearest Relative (not living with you in Australia):

Relationship:

Telephone Number:

Relative's Address:

Mother's maiden name:

CLIENT 2 (continued):

Name of Nearest Relative (not living with you in Australia):

Relationship:

Telephone Number:

Relative's Address:

Mother's maiden name:

YOUR EMPLOYMENT DETAILS:

CLIENT 1:

Employment Status:

- PAYG employee Self employed Family business
 Full time Part time Casual

Other

Occupation:

Employer/Company name and address:

Employer contact name and phone number (HR/Payroll):

Employment start date:

Previous Employment (if current less than 2 years)

Previous occupation or industry (if different from current):

Previous employment status:

- PAYG employee Self employed Family business
 Full time Part time Casual

Other

Previous employers name and address:

Employment start date:

Previous Employment (if current & previous less than 2 years)

Previous occupation or industry (if different from current):

Previous employment status:

- PAYG employee Self employed Family business
 Full time Part time Casual

Other

Previous employers name and address:

Employment start date:

CLIENT 2:

Employment Status:

- PAYG employee Self employed Family business
 Full time Part time Casual

Other

Occupation:

Employer/Company name and address:

Employer contact name and phone number (HR/Payroll):

Employment start date:

Previous Employment (if current less than 2 years)

Previous occupation or industry (if different from current):

Previous employment status:

- PAYG employee Self employed Family business
 Full time Part time Casual

Other

Previous employers name and address:

Employment start date:

Previous Employment (if current & previous less than 2 years)

Previous occupation or industry (if different from current):

Previous employment status:

- PAYG employee Self employed Family business
 Full time Part time Casual

Other

Previous employers name and address:

Employment start date:

YOUR FINANCIAL POSITION:

CURRENT INCOME

CLIENT 1:

ANNUAL INCOME:	GROSS	NET
Salary/Income	<input type="text"/>	<input type="text"/>
Rental Income		<input type="text"/>
Investment Income		<input type="text"/>
Government allowances		<input type="text"/>
Other		<input type="text"/>
SUBTOTAL (1)		<input type="text"/>

CLIENT 2:

ANNUAL INCOME:	GROSS	NET
Salary/Income	<input type="text"/>	<input type="text"/>
Rental Income		<input type="text"/>
Investment Income		<input type="text"/>
Government allowances		<input type="text"/>
Other		<input type="text"/>
SUBTOTAL (2)		<input type="text"/>

TOTAL NET ANNUAL INCOME (1+2)

CURRENT MONTHLY LIVING EXPENSES (MANDATORY FOR ONE26 & RESIMAC APPLICATIONS ONLY)

CLIENT 1:

Basic Living Expenses	MONTHLY
Utilities (electricity, gas, telephone)	<input type="text"/>
Rates (Council/Water)	<input type="text"/>
Car / Travel	<input type="text"/>
Food	<input type="text"/>
Clothing	<input type="text"/>
Public transport fares, tolls, parking	<input type="text"/>
Other (entertainment, household maintenance etc)	<input type="text"/>
Total - Basic Living Expenses	<input type="text"/>
Additional Living Expenses	
Building and/or Contents Insurance	<input type="text"/>
Body Corporate Levies	<input type="text"/>
Private/non-government school fees & child care	<input type="text"/>
Health, life and income protection insurances etc	<input type="text"/>
Child Support or other court or government imposed debt payment	<input type="text"/>
Internet & Pay TV, Mobile phone	<input type="text"/>
Motor Vehicle - second or further cars (rego, fuel, maintenance, insurance)	<input type="text"/>
Memberships (Club, Gym etc)	<input type="text"/>
HECS / HELP	<input type="text"/>
Ongoing medical costs (doctor, dentist, chiropractic etc)	<input type="text"/>
Subscriptions	<input type="text"/>
Other (additional superannuation etc)	<input type="text"/>
Total - Additional Living Expenses	<input type="text"/>
Total Monthly Living Expenses (1)	<input type="text"/>

CLIENT 2:

Basic Living Expenses	MONTHLY
Utilities (electricity, gas, telephone)	<input type="text"/>
Rates (Council/Water)	<input type="text"/>
Car / Travel	<input type="text"/>
Food	<input type="text"/>
Clothing	<input type="text"/>
Public transport fares, tolls, parking	<input type="text"/>
Other (entertainment, household maintenance etc)	<input type="text"/>
Total - Basic Living Expenses	<input type="text"/>
Additional Living Expenses	
Building and/or Contents Insurance	<input type="text"/>
Body Corporate Levies	<input type="text"/>
Private/non-government school fees & child care	<input type="text"/>
Health, life and income protection insurances etc	<input type="text"/>
Child Support or other court or government imposed debt payment	<input type="text"/>
Internet & Pay TV, Mobile phone	<input type="text"/>
Motor Vehicle - second or further cars (rego, fuel, maintenance, insurance)	<input type="text"/>
Memberships (Club, Gym etc)	<input type="text"/>
HECS / HELP	<input type="text"/>
Ongoing medical costs (doctor, dentist, chiropractic etc)	<input type="text"/>
Subscriptions	<input type="text"/>
Other (additional superannuation etc)	<input type="text"/>
Total - Additional Living Expenses	<input type="text"/>
Total Monthly Living Expenses (2)	<input type="text"/>

TOTAL MONTHLY LIVING EXPENSES (1+2)

ASSETS & LIABILITIES

Details	Value \$	Lender	Amount Owing \$	Mthly Repayments \$	Refinancing?
Principal Residence at:					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Investment/Other property/Land at:					
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Motor Vehicle/Boat/Caravans:		Personal Loans:			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Savings:					
<input type="text"/>	<input type="text"/>	Rent	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	Maintenance	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	HECS	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Shares / Managed Funds		Other Liabilities:			
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Superannuation	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Personal equity in business (give details)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Tools of the trade	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Deposit paid on property purchase	<input type="text"/>	Lender	Amount Owing \$	Limit \$	Refinancing?
Marketable personal effects	<input type="text"/>	Credit Cards/Store Cards/Charge Cards (include nil balances)			
Home contents (Furniture)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Collections	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
Other Assets	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="checkbox"/>
TOTAL ASSETS	<input type="text"/>	TOTAL LIABILITIES	<input type="text"/>	<input type="text"/>	

(Total Assets - Total Liabilities) **NET WORTH**

YOUR CASH FLOW POSITION

The following information provides a snapshot of your current cash flow position.

(Total Net Annual Income / 12) **TOTAL NET MONTHLY INCOME (A)**

(Total Monthly Living Expenses + Total Liability Repayments) **TOTAL MONTHLY EXPENDITURE (B)**

TOTAL MONTHLY SURPLUS (A-B)

SECURITY DETAILS

Security Address 1:

[Text input field for Security Address 1]

Suburb: [Text input field] State: [Text input field] Postcode: [Text input field]

Estimated Value: [Text input field] Full name/s to appear on the Title after settlement [Text input field]

Title Details: Volume: [Text input field] Folio: [Text input field] Lot: [Text input field] Plan: [Text input field] Zoning: [Text input field]

Tenure: Joint Tenants Tenants in Common Equal Shares Tenants in Common in Shares [Text input field] % [Text input field] %

Contact name for Valuer to access [Text input field] Contact Phone Number [Text input field]

Security Address 2:

[Text input field for Security Address 2]

Suburb: [Text input field] State: [Text input field] Postcode: [Text input field]

Estimated Value: [Text input field] Full name/s to appear on the Title after settlement [Text input field]

Title Details: Volume: [Text input field] Folio: [Text input field] Lot: [Text input field] Plan: [Text input field] Zoning: [Text input field]

Tenure: Joint Tenants Tenants in Common Equal Shares Tenants in Common in Shares [Text input field] % [Text input field] %

Contact name for Valuer to access [Text input field] Contact Phone Number [Text input field]

LOAN SUMMARY AND SETUP

Total Loan Amount: [Text input field] Is LMI to be capitalised? Yes No

Finance Date: [Text input field] Settlement Date: [Text input field]

SPLIT DETAILS

Loan Product

[Text input field for Loan Product]

Amount [Text input field] Interest Rate [Text input field]

Purpose [Text input field]

Loan Term [Text input field] Years

Standard Loan Line of Credit
 Offset Loan Construction
 Full Doc Lo Doc
 Variable Fixed for [Text input field] Years
 Principal & Interest
 Interest only for [Text input field] Years

Loan Product

[Text input field for Loan Product]

Amount [Text input field] Interest Rate [Text input field]

Purpose [Text input field]

Loan Term [Text input field] Years

Standard Loan Line of Credit
 Offset Loan Construction
 Full Doc Lo Doc
 Variable Fixed for [Text input field] Years
 Principal & Interest
 Interest only for [Text input field] Years

Loan Product

[Text input field for Loan Product]

Amount [Text input field] Interest Rate [Text input field]

Purpose [Text input field]

Loan Term [Text input field] Years

Standard Loan Line of Credit
 Offset Loan Construction
 Full Doc Lo Doc
 Variable Fixed for [Text input field] Years
 Principal & Interest
 Interest only for [Text input field] Years

CREDIT AND CASH CARD DETAILS

Adelaide Bank Secured Visa Card (only with Adelaide Bank Line of Credit)
 Adelaide Bank Unsecured Visa Card

Card Limit Amount: [Text input field]

Adelaide Bank Cash Card (only with Adelaide Bank Line of Credit and Offset Account)

**Extremely important notice to all applicant(s).
Each applicant must complete this section.**

It is possible that your proposed loan may be regulated by the National Consumer Credit Protection Act ("NCCP"). The NCCP 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 predominately 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 NCCP will apply to this loan, the Lender requires you to provide the following information:		
1. Are any of the applicant(s) natural persons as described above?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Is the only applicant(s) corporation? If yes, do not complete Part B and Part C.	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Are any of the applicant(s) 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="checkbox"/> Yes	<input type="checkbox"/> No

PART B

The purpose of this loan is:	Loan amount sought \$
1. To purchase a property for personal use.	
2. To purchase a property for investment purposes.	
3. To refinance a property for personal use.	
4. To refinance a property for investment purposes.	
5. To purchase vacant land for personal use.	
6. To purchase vacant land for investment purposes.	
7. To refinance vacant land for personal use.	
8. To refinance vacant land for investment purposes	
9. To purchase vacant land and construct a property for personal use.	
10. To purchase vacant land and construct a property for investment purposes.	
11. To refinance vacant land and construct a property for personal use.	
12. To refinance vacant land and construct a property for investment purposes.	
13. To provide funds for a future personal use.	
14. To provide funds for a future business/investment purpose.	
TOTAL =	

PART C

Are any of the applicant(s) likely to receive an income tax deduction in respect at least 50% of the total interest payable on the amount proposed to be borrowed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
--	------------------------------	-----------------------------

If you believe that the proposed loan is **NOT** provided wholly or predominately 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 has a business or investment purpose, but the Lender's subsequent enquiries reveal that the loan is regulated under the NCCP, 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).

Signature (Applicant 1)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Applicant 2)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

SOLICITOR DETAILS

Firm name: Contact name: Phone:
 Address:

ACCOUNTANT DETAILS (mandatory for Company, Trust & Self Employed)

Firm name: Contact name: Phone:
 Address:

DECLARATION OF PURPOSE

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominately for:
 * business purposes; or
 * investment purposes other than investment in residential property.

IMPORTANT

You should **only** sign this declaration if this loan is wholly or predominately 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.

Signature	Date	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Full Name <input type="text"/>		Full Name <input type="text"/>	

NOMINATION OF ADDRESS OF NOTICES

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

Debtors: I/we nominate (full name of person nominated) to receive notices and other documents under the NCCP on behalf of me/all of us. I/we declare that I/we reside at the same address as the nominated person.

Guarantors: I/we nominate (full name of person nominated) to receive notices and other documents under the NCCP on behalf of me/all of us. I/we declare that I/we reside at the same address as the nominated person.

The notices and documents are to be sent to the following mailing address:

Address	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Suburb <input type="text"/> State <input type="text"/> Postcode <input type="text"/>	Signature	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

DIRECTION TO FORWARD MORTGAGE DOCUMENTS

When Mortgage Documents are complete and ready for execution, please forward to:

Name:
 Address:
 Signature (Applicant 1) Signature (Applicant 2)

AUTHORITY FOR PAYMENT OF FEES BY CREDIT CARD

Please debit my Visa/Mastercard a minimum fee of \$300 per security. This fee includes a valuation up to \$500,000 in a metro area. If the valuation is over \$500,000 or in a remote area a quote will be advised. Other fees may be applicable and will be advised.

Credit Card Type: Credit Card Number: Expiry Date:
 Name on Card: Signature: Date:

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.one26.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.

Mortgage Broker Alliance Pty Ltd and one26 Mortgages Pty Ltd arrange and manage finance. Some of the funders we use are listed at the end of this consent. In this consent, 'we' includes us and those funders. We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

If you do not wish to receive offers from us unrelated to our products and services, please tick here.

Credit information includes the type and amount of credit provided to you, repayment history information, *default information* (including overdue payments) and court information.

Personal information includes any information from which your identity is apparent.

You may gain access to the personal credit related information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at www.one26.com.au or by contacting us on 1300 000 126. The link to the privacy policy for our funders is shown at the end of this consent. These privacy policies contain information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that Credit Reporting Bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

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

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

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

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

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs) In this privacy disclosure statement, “Insurer” means each of the following organisations (whether acting individually or together):

Genworth Financial Mortgage Insurance Pty Ltd, Level 26, 101 Miller Street, North Sydney NSW 2060, ABN 60 106 974 305, Telephone 1300 655 422, www.genworth.com.au

QBE Lenders Mortgage Insurance Limited, 82 Pitt Street, Sydney NSW 2000, ABN 70 000 511 071, Telephone 1300 367 764, www.qbelmi.com

We may disclose your personal information and credit-related personal information when we apply to the Insurer for lenders mortgage insurance (LMI). By you signing this application, the Insurer can do the following:

Where permitted by the Privacy Act 1988, the Insurer may seek and obtain from a credit reporting body commercial credit information concerning your credit worthiness or history; consumer information; and collection of overdue payments information. The Insurer collects your information for the purposes of assessing our application and securing and administering LMI for your mortgage, including dealing with claims and recovery of proceeds.

The information collected by the Insurer is required under the Insurance Contracts Act 1984 (Cth) and is necessary for the Insurer to undertake its business. If you do not provide any of the information requested of you then the Insurer will not be able to issue insurance. As a result, we may not be able to provide the mortgage to you.

The Insurer may use your information to assess the risk of providing LMI to us, you defaulting on your obligations to us and you being unable to meet a liability arising under a guarantee in respect of mortgage finance given (or to be given) by us to another person.

The Insurer may also use your information to verify your details provided by us, administer or vary any LMI cover provided (including for securitisation and hardship applications, dealing with claims, recovery of proceeds and enforcing the mortgage in the place of us), to conduct risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting, fraud prevention and claim recovery, to comply with any regulatory requirements including under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time, and for any other LMI purpose relating to you or under the insurance policy issued by the Insurer to us in respect of your credit with us or as may be permitted by the Privacy Act 1988.

The Insurer may disclose your information to its related companies; us; your guarantor or potential guarantor; other insurers; claims assessors and investigators; parties for the purposes of securitisation; re-insurers; underwriters; loan servicers; trust managers; trustees and security trustees; organisations involved in surveying or registering a security property or which otherwise have an interest in a security property; ratings agencies; credit reporting bodies; its service providers (including marketing companies, data consultants and IT contractors); its agents, contractors, and external advisers; your referees, including your employer; your legal and financial advisers; brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager; organisations that are involved in debt collecting or in purchasing debts; mercantile agents if you default on your obligations to us; payment system operators; parties involved in fraud prevention (including organisations such as fraud reporting agencies, that may identify, investigate and/or prevent fraud, suspected fraud, crimes, suspected crimes, or other serious misconduct); other financial institutions and credit providers; and government and other regulatory bodies (e.g. the Insurance Council of Australia, ASIC and the ATO).

Where permitted by the Privacy Act 1998 the Insurer may disclose your information to organisations located overseas (including in the USA, Canada, the United Kingdom or the Philippines) such as its related companies, re-insurers, service providers (including but not limited to data consultants and IT contractors), its agents, contractors and external advisers and government and other regulatory bodies. Overseas organisations may be required to disclose information shared with them with relevant foreign authorities under a foreign law. In those instances the Insurer is not responsible for that disclosure.

The Insurer may also, to the extent permitted by the Privacy Act 1988, disclose information about you to a credit reporting body for any purpose set out in this consent. The credit reporting body gives other organisations (such as other credit providers) information to help them assess your credit worthiness. Some of the information may adversely affect your credit worthiness (for example if you have defaulted on your loan) and accordingly, may affect your ability to obtain credit from other credit providers.

The Insurer may need to exchange your information with credit providers and advisors during the course of the mortgage insurance policy for any purpose set out in this consent.

The Insurer may seek and obtain further personal information (including sensitive information) about you during the course of the mortgage insurance policy. The terms of this consent and the Insurer’s Privacy Policy and Credit Reporting Policy apply to the collection, use and disclosure of that information.

The Insurer may store your information in cloud or other types of networked or electronic storage and will take reasonable steps to ensure its security, however, it is not always practicable to find out where your information may be accessed or held, as electronic or networked storage can be accessed from various countries via an internet connection.

Each Insurer has a Privacy and Credit Reporting Policy which contains information about:

- a. how you can access and seek correction of your information held by the Insurer;
- b. how you can complain about a breach of the Privacy Act 1988 (including any applicable privacy principles) or any registered privacy code that binds the insurer in respect of your personal or credit information (as appropriate); and
- c. how the Insurer will deal with a complaint.

Each policy is available on the Insurer’s website or by contacting them.

Funders and other entities we may use include (a copy of their privacy policies may be obtained by contacting them):

- Adelaide Bank a Division of Bendigo and Adelaide Bank Ltd**, 80 Grenfell St, Adelaide SA 5000, ABN 11 068 049 178, Australian Credit Licence 237879, Telephone (08) 8300 6000
- Advantage Financial Services Pty Ltd**, Level 10, 101 Collins Street, Melbourne VIC 3000, ABN 36 130 012 930, Telephone (03) 8616 1000
- AFSH Nominees Pty Ltd**, Level 10, 101 Collins Street, Melbourne VIC 3000, ABN 51 143 937 437, Telephone (03) 8616 1000
- Challenger Mortgage Management Pty Ltd (and associated entities)**, Level 10, 101 Collins Street, Melbourne VIC 3000, ABN 72 087 271 109
- Guardian Trust Australia Limited**, Level 32, 225 George Street, Sydney NSW 2000 ABN 49 050 294 052
- ING Bank (Australia) Limited**, 140 Sussex Street, Sydney NSW 2000, ABN 24 000 893 292, Telephone 131 688
- Mortgage Broker Alliance Pty Ltd**, Level 1, 126 Montpelier Road, Newstead QLD 4006, ACN 097 348 788, Telephone 1300 889 484
- one26 Mortgages Pty Ltd**, Level 1, 126 Montpelier Road, Newstead QLD 4006, ABN 74 096 763 530, Telephone 1300 889 484
- one26 Pty Ltd (and associated entities)**, Level 1, 126 Montpelier Road, Newstead QLD 4006, ACN 105 109 402, Telephone 1300 000 126
- Permanent Custodians Limited**, 35 Clarence Street, Sydney NSW 2000 ACN 001 426 384, Telephone 1800 622 812
- Perpetual Trustee Company Limited**, Level 12, 123 Pitt St, Sydney NSW 2000, ABN 42 000 001 007, Telephone 1800 011 022
- Perpetual Limited**, Level 13, Angel Place, 123 Pitt Street, Sydney NSW 2000, ACN 000 431 827, Telephone 1800 011 022
- Perpetual Trustees Victoria Limited (and associated entities)**, Level 28, 360 Collins St, Melbourne VIC 3000, ABN 47 004 027 258, Telephone 03 8628 0400
- Resimac Limited**, Level 9, 45 Clarence Street Sydney NSW 2000, ACN 002 997 935, Telephone 1300 764 447
- The Rock Building Society Limited**, 102 Bolsover Street, Rockhampton QLD 4700, ABN 16 067 765 717, Telephone 1800 806 645

The privacy and credit reporting policies of the Insurers and funders contain information on how the Insurers collect, use and disclose your personal and credit information, how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy and how the Insurers will deal with your complaint.

The Insurers and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom, and the Philippines. Where an organisation is located overseas we will either take reasonable steps to ensure that it complies with Australian privacy laws or we will seek your consent to the disclosure.

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd**, PO Box 964, North Sydney NSW 2059, Telephone 1300 762 207, www.mycreditfile.com.au
- Dun & Bradstreet (Australia) Pty Ltd**, PO Box 7405, St. Kilda Road, Melbourne VIC 3004, 1300 734 806, www.checkyourcredit.com.au

I/we declare that I am/we are over the age of 18 and the information contained in this application are true and correct in every particular and it is upon this basis that I/we make this application for credit. I/we also consent to the use of our personal and credit information as set out above.

Signature 1	Print Name	Date
Signature 2	Print Name	Date
Signature 3	Print Name	Date
Signature 4	Print Name	Date

BORROWER DECLARATION

Have you, or your spouse, ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you, or your spouse, ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has any application in respect of this loan ever been submitted by you or any other person to any other lender?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is the property under old system title?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Has any applicant in respect of this loan ever been party to a loan, credit card, rental agreement or other credit facility that has been in arrears greater than one payment?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

- I/we declare that I/we are authorised to make this application on behalf of ourselves/this company/this trust and do further declare the above information to be true and correct in every particular and it is upon this basis that I/we make this application (even if the information is not in my/our own handwriting). I/we understand that any information which may effect the application has not been withheld and authorise the Mortgage Manager to confirm details of this application with any person or persons who may reasonably be expected to confirm such details (e.g. employer).
- I/we understand that the Mortgage Manager or any of its Credit Providers are relying on these answers to fulfil their obligations to me/us under the Responsible Lending provisions of the National Consumer Credit Protection Act and that this application is based on the requirements and objectives, income and expenses which I/we have provided and no material details have been left out which may impact my/our ability to meet the payment requirements in the credit contract including any foreseeable changes to my/our circumstances.
- I/we authorise the Mortgage Manager or any of its Credit Providers to make any enquiries concerning my/our credit or employment record and authorise any person to complete and furnish information in response to such enquiries. I/we acknowledge that the Mortgage Manager has informed me/us in accordance with the Privacy Act 1988 that certain items of personal information about me/us contained in this application and permitted to be kept on a credit information file might be disclosed to a credit reporting agency. I/we understand that liability is not accepted by the credit provider for contents or accuracy.
- I/we further acknowledge and agree that a commission of brokerage fee (either on settlement or an ongoing basis) may be paid by me/us to the party who introduced me/us to and/or assisted me/us in making this application.
- I/we undertake to bear all costs including any valuation and/or legal expense incurred by in respect of this application whether or not the application is successful.
- I/we understand that: (a) any inspection report obtained is for credit providers benefit only; (b) that it is the credit providers choice as to whether to make this report available to applicant(s); (c) that this report may not be relied on by applicant(s) and it shouldn't be assumed that the report is based upon a detailed inspection of the security offered; (d) that the details of the report are not to be taken as implying work/defects have been completed/do not exist, other than what is mentioned in the report.
- I/we understand that independent legal/financial advice is recommended.
- I/we understand and acknowledge that the submission of this application does not imply any acceptance by the Mortgage Manager to grant me/us a loan and any approval of this application by the credit provider will be on such terms and conditions (including conditions as to interest rate) as the credit provider shall choose.
- I/we further acknowledge that any advisor, broker agent or other person who introducers me/us to the Mortgage Manager is not an agent of the Mortgage Manager and does not have the authority to bind the Mortgage Manager or to vary the terms of the loans.
- I/we authorise the Mortgage Manager to provide information about the progress & result of this application to the land Agent/Building &/or Conveyancer/Solicitor named.
- I/we confirm that no legal action has been instituted against me/us for default under any credit contract within the last 5 years.
- I/we confirm that I/we am/are not a Guarantor for any other loan.
- I/we state we have read, understood and agree with each and every part of this application. **Signed for on behalf of:**

Signature (Applicant 1)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature (Applicant 2)	Name in Print	Date
<input type="text"/>	<input type="text"/>	<input type="text"/>

REPRESENTATIVE DECLARATION

- The applicant/each of the applicants has/have demonstrated sufficient English fluency to understand the loan and its implications. If no, please provide details:
 - The applicant/each of the applicants has/have demonstrated sufficient financial literacy to understand the loan and its implications. If no, please provide details:
 - I acknowledge and confirm that I have identified the customers under the Anti-Money Laundering and Terrorism Financing Act 2006.
- | | | |
|--------------------------|----------------------|----------------------|
| Representative Signature | Name in Print | Date |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

CUSTOMER IDENTIFICATION (AML/CTF Act 2006)

The AML/CTF Act 2006 requires that an individual's identity must be verified before providing a designated service. This form must be completed for EACH borrower or guarantor. Original documents MUST be sighted and a copy of the documents must accompany this form. This form must be completed by the mortgage broker/mortgage manager or a responsible third party if it is a non face-to-face interview/remote application.

Mr Mrs Ms Miss Other: Surname:

First Name: Middle Name(s): Date of Birth:

Residential Address:

VERIFICATION INFORMATION

Primary photographic document (must be provided and show full name, date of birth and current residential address)

Drivers Licence State: Drivers Licence No: Expiry Date:

Primary non-photographic document (must be provided for one26 Applications only)

Medicare Card Card No:

Additional identification documents (if the above document requirements can not be satisfied, please contact your Relationship Manager or our office on 07 3352 9600 for suitable verification documents and complete details below)

Document Type:

Document Type:

Document Type:

DOCUMENT CERTIFICATION

This form can be completed by any of the following: a justice of the peace, a commissioner for declarations, a serving police officer, a consular official or the broker taking the loan application.

Document Certifiers only, please certify copies of the documents to be true copies of the original document, by completing the following on each copy and filling out your details:

1. "I hereby certify that these pages are a true copy of the original document shown to me on [date]".
2. Sign each document.
3. Name and Certifier Classification. For example; John Smith, Accountant.

Mr Mrs Ms Miss Other: Certifier Classification:

Surname: Date of Birth:

First Name: Middle Name(s):

Residential Address:

I certify:

- I have sighted the original documents used to identify all individuals
- All photographic ID is a "reasonable likeness to the individual"
- Documentation provided is current or within acceptable timeframes
- Face to face verification of the customer was carried out by me

Verification against primary photographic documentation was not possible because (state reason):

Address where documents were verified:

Broker/Certifier Signature: Date:

BROKER DECLARATION

- Has verification been achieved?
- Nothing in my dealings with the customer has raised any suspicions concerning the proposed transaction

Broker Signature: Date:

CUSTOMER IDENTIFICATION (AML/CTF Act 2006)

The AML/CTF Act 2006 requires that an individual's identity must be verified before providing a designated service. This form must be completed for EACH borrower or guarantor. Original documents MUST be sighted and a copy of the documents must accompany this form. This form must be completed by the mortgage broker/mortgage manager or a responsible third party if it is a non face-to-face interview/remote application.

Mr Mrs Ms Miss Other: Surname:

First Name: Middle Name(s): Date of Birth:

Residential Address:

VERIFICATION INFORMATION

Primary photographic document (must be provided and show full name, date of birth and current residential address)

Drivers Licence State: Drivers Licence No: Expiry Date:

Primary non-photographic document (must be provided for one26 Applications only)

Medicare Card Card No:

Additional identification documents (if the above document requirements can not be satisfied, please contact your Relationship Manager or our office on 07 3352 9600 for suitable verification documents and complete details below)

Document Type:
Document Type:
Document Type:

DOCUMENT CERTIFICATION

This form can be completed by any of the following: a justice of the peace, a commissioner for declarations, a serving police officer, a consular official or the broker taking the loan application.

Document Certifiers only, please certify copies of the documents to be true copies of the original document, by completing the following on each copy and filling out your details:

- 1. "I hereby certify that these pages are a true copy of the original document shown to me on [date]".
- 2. Sign each document.
- 3. Name and Certifier Classification. For example; John Smith, Accountant.

Mr Mrs Ms Miss Other: Certifier Classification:

Surname: Date of Birth:

First Name: Middle Name(s):

Residential Address:

I certify:

- I have sighted the original documents used to identify all individuals
- All photographic ID is a "reasonable likeness to the individual"
- Documentation provided is current or within acceptable timeframes
- Face to face verification of the customer was carried out by me

Verification against primary photographic documentation was not possible because (state reason):

Address where documents were verified:

Broker/Certifier Signature: Date:

BROKER DECLARATION

- Has verification been achieved?
- Nothing in my dealings with the customer has raised any suspicions concerning the proposed transaction

Broker Signature: Date:

Please note that failure to provide the required information may result in delays**GENERAL FORMS**

- Loan Application fully completed (including Privacy Act and all declarations signed)
- Signed Lo Doc Declaration Form (if applicable)
- Copies of sighted identification documents
- Signed and completed FHOG application (if applicable)

PURCHASING DOCUMENTATION

- Copy of Contract of Sale if purchasing a property - signed and dated
- Proof of funds to complete purchase
- Copy of 3 months recent bank statements or share certificates evidencing 5% savings over 3 months (only if genuine savings product used)
- Statutory Declaration explaining if a gift is being given for the use of a deposit and that it is non-repayable
- Proof of property sale if proceeds are for a deposit

REFINANCE DOCUMENTATION

- Copy of Rates Notice, if refinancing a property (not showing arrears)
- Copy of last six months loan statements if refinancing a property
- Copy of last three months credit card statements (not showing arrears)
- Copy of last three months loan statements if refinancing a personal or car loan (not showing arrears)

CONSTRUCTION

- Copy of Land Contract (signed and dated)
- Copy of Signed Fixed Price Builders Contract, plans, specifications and inclusions

DEFAULTS

- Statutory Declaration explaining reasons for defaults

INCOME FOR PAYG (Provide two of the following)

- Two recent payslips (last 6 weeks to date of application)
- Letter of employment from employer stating permanent full-time or part-time, no probationary period, length of employment and annual wage/salary (gross income)
- Group certificates for the previous year
- Last years tax return & ATO Assessment Notice

INCOME FOR SELF EMPLOYED (All required if fully verified)

- Last 2 years full personal and company tax returns
- Last 2 years personal and company tax assessment notices
- ABN Number and/or Business Name registration

GOVERNMENT PENSION OR SUPERANNUATION

- Copy of recent Centrelink Income Statement, if using as income (not less than 2 months)
- Copy of bank statements showing the last 6 months payment for superannuation

RENTAL INCOME

- Copy of Rental Agreement or Agents Statement

COMPANY OR DISCRETIONARY TRUST

- Certified copy of Trust Deed if application is going in a Discretionary Trust name or Company as Trustee
- Copy of Company Registration and Constitution (originally memorandum of articles)

MANDATORY FOR ONE26 APPLICATIONS ONLY

- Copies of last three (3) months statements on existing mortgages or loans not being refinanced
- Copy of the most recent Credit/Store Card statements showing limit
- Copies of the last three (3) months of bank statements where applicant's salary is credited.
- Current rates notice for all existing properties
- Evidence of superannuation, share in any other financial assets (mandatory if applicants over age 55)