

Loan Application Form

For prompt approval please fax to:

Australian Finance Group

Attention: Mortgage Management

Fax number: 1800-002-881

Phone: 1300 366 582



Sales Team			
Loan Writer		Introducer Company	
Loan Writer Phone No		Loan Writer Fax No	
AML/CTF Training Cert No		Loan Writer E-mail Addr.	

PRODUCT	Account 1	Account 2	Account 3	Account 4
AFG MM – Optimal Products	H/Loan Std <input type="checkbox"/> Pro <input type="checkbox"/> LOC Std <input type="checkbox"/> Pro <input type="checkbox"/> LoDoc 70 <input type="checkbox"/> LoDoc 80 <input type="checkbox"/> LoDoc 80 LMI in Rate <input type="checkbox"/>	H/Loan Std <input type="checkbox"/> Pro <input type="checkbox"/> LOC Std <input type="checkbox"/> Pro <input type="checkbox"/> LoDoc 70 <input type="checkbox"/> LoDoc 80 <input type="checkbox"/> LoDoc 80 LMI in Rate <input type="checkbox"/>	H/Loan Std <input type="checkbox"/> Pro <input type="checkbox"/> LOC Std <input type="checkbox"/> Pro <input type="checkbox"/> LoDoc 70 <input type="checkbox"/> LoDoc 80 <input type="checkbox"/> LoDoc 80 LMI in Rate <input type="checkbox"/>	H/Loan Std <input type="checkbox"/> Pro <input type="checkbox"/> LOC Std <input type="checkbox"/> Pro <input type="checkbox"/> LoDoc 70 <input type="checkbox"/> LoDoc 80 <input type="checkbox"/> LoDoc 80 LMI in Rate <input type="checkbox"/>
AFG MM – ABL	Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/> 100 % Offset Acc't <input type="checkbox"/> EFM Loan <input type="checkbox"/>	Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/> 100 % Offset Acc't <input type="checkbox"/> EFM Loan <input type="checkbox"/>	Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/> 100 % Offset Acc't <input type="checkbox"/> EFM Loan <input type="checkbox"/>	Home Loan <input type="checkbox"/> Line of Credit <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/> 100 % Offset Acc't <input type="checkbox"/> EFM Loan <input type="checkbox"/>
AFG MM - ING	Home Loan Saver <input type="checkbox"/> NIVA Line of Credit <input type="checkbox"/> Lo Doc H/L Saver <input type="checkbox"/> Lo Doc NIVA LOC <input type="checkbox"/> Equity Line of Cr <input type="checkbox"/>	Home Loan Saver <input type="checkbox"/> NIVA Line of Credit <input type="checkbox"/> Lo Doc H/L Saver <input type="checkbox"/> Lo Doc NIVA LOC <input type="checkbox"/> Equity Line of Cr <input type="checkbox"/>	Home Loan Saver <input type="checkbox"/> NIVA Line of Credit <input type="checkbox"/> Lo Doc H/L Saver <input type="checkbox"/> Lo Doc NIVA LOC <input type="checkbox"/> Equity Line of Cr <input type="checkbox"/>	Home Loan Saver <input type="checkbox"/> NIVA Line of Credit <input type="checkbox"/> Lo Doc H/L Saver <input type="checkbox"/> Lo Doc NIVA LOC <input type="checkbox"/> Equity Line of Cr <input type="checkbox"/>
AFG MM Non Conforming	Home Loan <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/>	Home Loan <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/>	Home Loan <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/>	Home Loan <input type="checkbox"/> Lo–Doc Loan <input type="checkbox"/>
LOAN AMOUNT	\$ _____	\$ _____	\$ _____	\$ _____
FACILITY REQUIRED	Loan Term _____ yrs Principal &Interest <input type="checkbox"/> Interest Only _____ yrs Construction <input type="checkbox"/> Fixed Rate _____ yrs Variable Rate <input type="checkbox"/> Interest Rate _____ %	Loan Term _____ yrs Principal &Interest <input type="checkbox"/> Interest Only _____ yrs Construction <input type="checkbox"/> Fixed Rate _____ yrs Variable Rate <input type="checkbox"/> Interest Rate _____ %	Loan Term _____ yrs Principal &Interest <input type="checkbox"/> Interest Only _____ yrs Construction <input type="checkbox"/> Fixed Rate _____ yrs Variable Rate <input type="checkbox"/> Interest Rate _____ %	Loan Term _____ yrs Principal &Interest <input type="checkbox"/> Interest Only _____ yrs Construction <input type="checkbox"/> Fixed Rate _____ yrs Variable Rate <input type="checkbox"/> Interest Rate _____ %
Loan Purpose	O/Occ <input type="checkbox"/> Investment <input type="checkbox"/> Business <input type="checkbox"/> Construct <input type="checkbox"/>	O/Occ <input type="checkbox"/> Investment <input type="checkbox"/> Business <input type="checkbox"/> Construct <input type="checkbox"/>	O/Occ <input type="checkbox"/> Investment <input type="checkbox"/> Business <input type="checkbox"/> Construct <input type="checkbox"/>	O/Occ <input type="checkbox"/> Investment <input type="checkbox"/> Business <input type="checkbox"/> Construct <input type="checkbox"/>

Loan Purpose 1. Acc's 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>		Loan Purpose 2. Acc's 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/>	
Purchase/Refi	\$ _____	Purchase/Refi	\$ _____
Additional Funds	\$ _____	Additional Funds	\$ _____
Fees/Costs	\$ _____	Fees/Costs	\$ _____
Less Own Funds	\$ _____	Less Own Funds	\$ _____
Loan Amount	\$ _____	Loan Amount	\$ _____

Loan Purpose Outline (MUST BE COMPLETED)

TYPE OF BORROWER				
<input type="checkbox"/> Individual or Joint Account	<input type="checkbox"/> Company	<input type="checkbox"/> Trust	<input type="checkbox"/> Partnership	<input type="checkbox"/> Non Resident
COMPANY MORTGAGOR / BORROWER / TRUSTEE / GUARANTOR				
Registered Company Name			A.C.N./A.B.N.	
Registered Address			Industry	
Principal Place of Business			Principal Activity	
Date of Incorporation	Fax No.		Telephone No.	

TRUST MORTGAGOR / BORROWER / GUARANTOR		
Full Trust Name		Type of Trustee <input type="checkbox"/> Company <input type="checkbox"/> Individual
Trustee Name		Principal Beneficiaries 1- 2 -
Year Established	Country Established	Type of Trust.

INDIVIDUAL DETAILS					
<input type="checkbox"/> Mortgagor	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor	<input type="checkbox"/> Mortgagor	<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor
Title		Surname		Title	
First Name		Middle		First Name	
Date of Birth		<input type="checkbox"/> Male <input type="checkbox"/> Female		Date of Birth	
Residential Address		Residential Address			
Suburb		State		Postcode	
Years at address		Drivers Licence No.			
Home Phone		Fax			
Work Phone		Mobile			
Previous Address (If less than 3 years)			Previous Address (If less than 3 years)		
Suburb			Suburb		
State		Postcode		Years there	
No. of dependants		No. of dependants			
Adults		Children			
Ages of Children (if applicable)		Marital status			
Current employer			Payroll No.		
Occupation			Years there		
Previous employer (if less than 3 years)			Previous employer (if less than 3 years)		
Occupation			Years there		

SOLICITOR (OR REPRESENTATIVE'S) DETAILS		
Name of Firm		Contact
Address		Suburb Postcode
Phone No.		Fax No.

SELF EMPLOYED APPLICANTS		
Your trading name		Name of Accountant's firm
Accountant's name		Phone No. Fax No.
RESIDENTIAL ADDRESS AFTER SETTLEMENT OF MORTGAGE / MAILING ADDRESS		
Address		
Suburb		State Postcode

SECURITY OFFERED FOR THE LOAN					
Property 1 Usage: <input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Already Owned <input type="checkbox"/> Purchase			Property 2 Usage: <input type="checkbox"/> Owner occupied <input type="checkbox"/> Investment <input type="checkbox"/> Already Owned <input type="checkbox"/> Purchase		
Title Particulars Lot DP		Title Particulars Lot DP			
Intended Mortgagor(s)			Intended Mortgagor(s)		
Address of property			Address of property		
State Post code		State Post code			
Person to contact for key			Person to contact for key		
Phone Mobile		Phone Mobile			
Estimated value of security OR Purchase price \$			Estimated value of security OR Purchase Price \$		
Estimated Rental Value (per month) \$			Estimated Rental Value (per month) \$		

ASSETS & LIABILITIES STATEMENT					
	Value	Monthly Repayment	Amount Owing	Financier & Account Number	Consolidate Y / N
Residence Addr -	\$	\$	\$		
Furniture	\$	\$	\$		
Vacant Land	\$	\$	\$		
Rental property Addr -	\$	\$	\$		
Rental property Addr -	\$	\$	\$		
M/Vehicle	\$	\$	\$		
M/Vehicle	\$	\$	\$		
Savings	\$	\$	\$		
Credit Cards	Limit	\$	\$		
Credit Cards	Limit	\$	\$		
Store Cards	Limit	\$	\$		
Superannuation	\$	\$	\$		
If renting monthly rent	\$	\$	\$		
Other	\$	\$	\$		
Total	\$	\$	\$		

ANNUAL INCOME	
Gross salary 1	\$
Gross salary 2	\$
Rental 1	\$
Rental 2	\$
Depreciation	\$
Interest (Refinance only)	\$
Total	\$

PRIVACY PROTECTION OF INFORMATION IMPORTANT NOTICE TO APPLICANT (S) FOR CREDIT
(SECTION 18E (8) PRIVACY ACT 1988)

Australian Finance Group Ltd ABN 11066 385 822 and any other company in the corporate group (**AFG**), any credit provider, loan manager, and the lenders mortgage insurers listed below, (The Relevant Parties) may use personal information about you for the purpose of assessing, arranging or providing credit, assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided to me/us (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee), assess and manage risk, involving credit scoring and portfolio analysis, comply with legislative and regulatory requirements, insuring credit and for direct marketing of products and services offered by AFG or any organisation AFG is affiliated with or represents. The information provided by you will be held by AFG and the lenders mortgage insurers. You can gain access to the information held about you by contacting AFG and the lenders mortgage insurers. You have the right to request not to receive direct marketing material.

In order to do those things, the Relevant Parties may need to disclose the personal information as required by law or to:

organisations involved in providing credit to me/us;
organisations and persons described in paragraphs 1 to 9 below;
each other and to the related companies of each;
people considering acquiring or taking an interest in the business or assets of each; and
organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents);
reinsurers; credit reporting agencies; referees, including my/our employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers).

Collection of some of the personal information is required under the Anti-Money Laundering and Counter-Terrorism Financing Act 2006. If I/we do not provide any part of the personal information, it may not be possible to assess my/our application for credit or lenders' mortgage insurance, and as a consequence finance may not be provided to me/us.

You agree that AFG, the lenders mortgage insurers, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following at any time.

1. **Commercial credit information:** Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
2. **Consumer credit information:** Seek and use a credit report containing consumer credit information about you to assess an application for commercial credit or consumer credit.
3. **Collection of overdue payments:** Seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
4. **Provide information to mortgage insurer:** Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
5. **Exchange of information between credit providers:** Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity. In particular, AFG may provide a bank opinion on you.
6. **Exchange of information with originators:** Seek from and use or give, personal information and details of your account to any mortgage broker, mortgage originator, or mortgage manager.
7. **Exchange of information with advisers:** Seek from and use or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to you, any personal information, consumer credit or commercial credit information.
8. **Provide information to credit reporting agencies:** Give to a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that AFG is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of AFG you have committed a serious credit infringement; and the credit provided to you by AFG has been paid or otherwise discharged, and otherwise in connection with arrangements relating to lenders mortgage insurance.
9. **Provide information for securitisation:** Disclose any report or personal information about you to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.

10. **Provide information to Guarantors:** Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you, or has guaranteed or provided security (guarantor) to:
- Decide whether to act as a guarantor; or
 - To keep the guarantor informed about the guarantee.
11. **Provide information in relation to disputes and enquiries:** Disclose consumer credit information, commercial credit information, and personal information to any industry body, tribunal, or court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about any mortgage broker or lender who dealt with your loan.

I/We consent to such personal information and/or credit information about me/us being used or disclosed to the organisations or persons for the purposes described in this consent and acknowledgement (even though some organisations may be overseas), including (without limitation); another credit provider as outlined in paragraph 5, persons referred to in paragraph 7 as outlined in that paragraph, persons involved in a securitisation arrangement as outlined in paragraph 9.

The Manager and the Lender's Mortgage Insurers (if any) may use the personal information to tell me/us about other products and services offered or distributed by the Manager, and the Lender's Mortgage Insurers (if any) or any organisation the Manager is affiliated with or represents.

In this notice, the "Credit Provider" may be one of but is not limited to:

- GEL Custodians Pty Ltd ACN 118 374 155
- Perpetual Limited ACN 000 431 827
- Permanent Custodians Limited ACN 001 426 384

In this notice, the "lenders mortgage insurers" means:

PMI Mortgage Insurance Ltd (ACN 000 511 071)
 PMI Indemnity Limited (ACN 000 781 171)
 Level 23, 50 Bridge Street, Sydney NSW 2000
 Toll-Free call 1300 367 764

Genworth Financial Mortgage Insurance Pty Ltd
 (ACN 106 974 305)
 Level 23, 259 George Street, Sydney NSW 2000
 Tel: (02) 9247 8677

Signatures of Borrower(s) and date

Borrower (1)	Date	Borrower (2)	Date
.....

Signatures of Guarantor(s) and date

Guarantor (1)	Date	Guarantor (2)	Date
.....

Statement by proposed Guarantor (Section 18K (1)(c) Privacy Act 1988)


The section above is only to be signed by a proposed guarantor for consumer (not commercial credit). Please read carefully before signing. In order to assess my application to guarantee a loan to the person(s) named above, I consent to the Originator Manager obtaining from a credit reporting agency, a credit- reporting agency, a credit report containing Consumer Credit information about me.


APPLICANT DECLARATION

1. Have you ever been declared bankrupt or insolvent, or has your estate ever been assigned for the benefit of creditors? Yes/No
2. Have you ever been a shareholder or officer of any company of which an administrator, receiver or liquidator has been appointed? Yes/No
3. Is there any unsatisfied judgment entered in any court against you, or any company of which you are or were a shareholder or officer? Yes/No
4. Have you or any company with which you were associated, ever had a property sold through mortgage proceedings? Yes/No

5. Has any part of the deposit, or balance due excluding this loan ever been obtained from borrowing's? Yes/No
6. Have you, or any other person, submitted an application in respect of this loan to another lender? Yes/No
If so please give details _____
7. Have you ever been registered with Veda Advantage as being in default? Yes/No
If so please give details _____
8. Are you the director or shareholder of any companies? Yes/No
If so please give details _____
9. Is this application being made on behalf of a trust? Yes/No
If so please give details _____
10. Are you a guarantor to another loan? Yes/No
If so please give details _____

I/We hereby apply to AFG for a loan to certify that the above statements are true and correct and will remain true and correct and until I/We notify you otherwise in writing. I/We agree to pay all costs and expense reasonably incurred in consequence of this application, to the extent that law permits such payments. I/We authorise you to arrange a valuation of the security offered, provided that approval in principal of this loan has been granted and I/We understand that such a valuation will be required from an approved registered valuer, remains the property of the lender and will not be released to me/us, and that no refund of valuation fees will be, made in the event that the valuation does not meet your requirements. My solicitor/agent is authorised to accept any notification on my/our behalf. If a loan is approved in principal and/or conditions are satisfied you will issue me/us a letter of offer. If I/we accept the offer I/We will be bound by its terms and conditions. I/we agree to execute a first ranking mortgage over the security property.

Applicant / Guarantor
Name (please print) _____
Applicant
signature  _____
Date _____

Applicant / Guarantor
Name (please print) _____
Applicant
signature  _____
Date _____


JOINT DEBTORS / BORROWERS
ADDRESS FOR NOTICES – NOMINATION FORM


It is your responsibility to advise us of any change of address. Under the Consumer Credit Code, if there is more than one debtor and the debtors, one may be nominated by them to receive notices and other documents on behalf of all of them. If you sign the nomination form, a notice or other documentation given to the nominated debtor, while the nomination remains in force, will be taken to have been given to all debtors who have signed this form. You are entitled to receive a copy of any notice or other documentation under the Consumer Credit Code and by signing this form you are giving up the right to be provided with information direct from the credit provider. Any person who has signed this form can advise the credit provider in writing at any time that they wish to cancel the nomination and accordingly wish to receive directly a copy of any notice or other documentation under the Consumer Credit Code.

Debtors / Borrower's Nomination

I/We nominate _____ [Full name of Person nominated] to receive notices and other documentation under the consumer Credit Code on behalf of me/all of us.

Note, only a person who is a borrower may be the person nominated and this nomination only applies to borrowers, it will not apply to guarantors.

Applicant / Guarantor
Name (please print) _____
Applicant
signature  _____
Date _____

Applicant / Guarantor
Name (please print) _____
Applicant
signature  _____
Date _____

**DECLARATION UNDER THE CONSUMER CREDIT CODE WHERE THE CREDIT IS TO BE APPLIED
WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES**

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 or investment purposes (or for both purposes)

IMPORTANT
YOU SHOULD **NOT** SIGN THIS DECLARATION UNLESS THE LOAN IS WHOLLY OR PREDOMINANTLY FOR BUSINESS OR INVESTMENT PURPOSES. BY SIGNING THIS DECLARATION YOU MAY **LOSE** YOUR PROTECTION UNDER THE CONSUMER CREDIT CODE.

Applicant Name (please print) _____
Applicant signature _____
Date _____

Applicant Name (please print) _____
Applicant signature _____
Date _____

INTRODUCER DECLARATION (This MUST be completed by the introducer in ALL CASES)

I certify that all documents accompanying this application are true and correct copies of the originals, which I have sighted. Copies of these documents I now hold on file with the original loan application.

SIGNED _____
NAME _____ **DATED** _____

APPLICATION / VALUATION FEE PAYMENT AUTHORITY

Payment by Credit Card					
Received From <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Other (please specify)					
Surname		First Name		Middle Name	
Please debit my <input type="checkbox"/> Visa <input type="checkbox"/> Mastercard For the amount of \$ _____					
Card Number	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Expiry Date ____/____
Signature <input checked="" type="checkbox"/>					

AFGMM – ABL ONLY

VISA CARD APPLICATION

Credit Purpose	Credit Limit \$	Annual Interest Repayment %
New Account Y / N	Increase Credit Limit Y / N	Change Existing Visa Account Y / N
Secured (Home Line customers only) Y / N	Unsecured Y / N	
Cheque Book Y / N (25 cheques will be issued) Note: Cheque stamp duty of \$2.50 is payable per chq book		
Applicant 1 - Nearest Relative (not living with you) Name		Applicant 2 - Nearest Relative (not living with you) Name
Address		Address
Telephone		Telephone
Relationship		Relationship
Mothers' Maiden Name		Mothers' Maiden Name

Identification Record for a Signatory to an Account

'100 Point Check' (201)

Following are some of the checks that may be made towards the prescribed verification procedure (100 Point Check), pursuant to the *Financial Transaction Reports Act 1988 (FTR Act)*, for the purpose of obtaining an identification record (section 20A(1)(b)(i) of the FTR Act) for a signatory to an account. Refer to the *Financial Transaction Reports Regulations 1990* for a complete list.

Please Note: Special provisions may apply to particular signatories. Refer to AUSTRAC account opening model form 202 and to Regulations 4, 5, 6, 7, 8, 9, 10A and 10B of the FTR Regulations for more details.

How to complete this form:

- Record the points scored for the checks carried out
- Total the points scored
- In Parts A and B, record the appropriate details for the checks carried out
- In Part C, indicate if verification has or has not been achieved

The AUSTRAC Help Desk can be contacted on 1800 021 037 if you require general assistance to complete this form.

Name of Signatory	
Account Name	
Account Number	

Type of check	Tick if satisfactory	Details to be recorded
1. PRIMARY DOCUMENTS NAME of the signatory verified from one of the following: <ul style="list-style-type: none"> • Birth Certificate • Birth Card issued by the New South Wales Registry of Births, Deaths and Marriages • Citizenship Certificate • International Travel Document: <ul style="list-style-type: none"> - a current passport - expired passport which has not been cancelled and was current within the preceding 2 years - other document of identity having the same characteristics as a passport (e.g. this may include some diplomatic documents and some documents issued to refugees) <p>Note: Do not score additional points for more than one document.</p>	<input type="checkbox"/>	70 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(e)
2. Signatory is a known customer of at least 12 months standing <p>Note: This procedure may only be used by authorised deposit-taking institutions (ADIs), banks, building societies, credit unions or registered corporations within the meaning of the <i>Financial Corporations Act 1974</i>.</p>	<input type="checkbox"/>	40 POINTS Provide details in B overleaf. Regulation 4(1)(h)
3. NAME of signatory verified from a written reference from one of the following, signed by both the person giving it and the signatory: <ul style="list-style-type: none"> • Another financial body certifying that the signatory is a known customer • Another customer who has been verified as a signatory by the cash dealer • An acceptable referee (refer to AUSTRAC Guideline No. 3 and Information Circular No. 3) <p>Note: Customer must be known for at least 12 months by any of the above</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	40 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(j)
4. NAME of signatory verified from one of the following (but only where they contain a photograph or signature that can be matched to the signatory); <ul style="list-style-type: none"> • A licence or permit issued under a law of the Commonwealth, a State or Territory (e.g. an Australian driver's licence) • An identification card issued to a public employee • An identification card issued by the Commonwealth, a State or Territory as evidence of the person's entitlement to a financial benefit • An identification card issued to a student at a tertiary education institution <p>Note: Additional documents can be awarded 25 points (see category 8 overleaf)</p>	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	40 POINTS Provide details in A overleaf, or keep a copy of the document. Regulation 4(1)(f)
5. NAME and ADDRESS of signatory verified from any of the following: <ul style="list-style-type: none"> • A document held by the cash dealer giving security over the signatory's property • A mortgage or other instrument of security held by another financial body 	<input type="checkbox"/> <input type="checkbox"/>	35 POINTS Provide details in A or B overleaf, or keep a copy of the document. Regulation 4(1)(a)(iii)-(iv)

6. NAME and ADDRESS of signatory verified from any of the following: 35 POINTS

- A current employer, or a previous employer within the last 2 years
- A rating authority (e.g. land rates)
- The Credit Reference Association of Australia (subject to the *Privacy Act 1988*)
- Land Titles Office Records

Provide details in B below.
Regulation 4(1)(a)(i)-(ii), (v)-(vi)

7. NAME, ADDRESS and TELEPHONE NUMBER verified: 25 Points

- By reference to the latest telephone directory published by Telstra or by advice provided by Telstra; and
- By telephone contact with the signatory on that telephone number

Provide phone number in B below.
Regulation 4(1)(d)

8. NAME of signatory verified from any other secondary identification document relating to the signatory, e.g. marriage certificate (for maiden name only), credit card, council rates notices, telephone account, foreign driver's licence, Medicare Card, etc. 25 Points

Note: More than one document may be counted, but points scored from a particular source may be counted only once, e.g. if MasterCard and Visa Card issued from the same financial institution, only one may be counted.

Provide details in A below, or keep a copy of the document.
Regulation 4(1)(g)

9. NAME and ADDRESS of the signatory verified from any of the following: 25 Points

- The electoral roll compiled by the Australian Electoral Commission and available for public scrutiny
- An acceptable referee (refer to AUSTRAC Information Circular No. 3)
Note: It is not required that the acceptable referee has known the signatory for 12 months or more
- The owner, landlord, or a real estate agent acting as managing agent of the premises, if the signatory lives or carries on business in rented accommodation
- The records of a public utility
- The records of another financial body of which the signatory is a known customer
- A record held under a law other than a law relating to land titles (for which, see No. 6)

Provide details in B below.
Regulation 4(1)(b)

10. NAME and DATE OF BIRTH of the signatory verified from any of the following: 25 Points

- The records of a primary, secondary, or tertiary educational institution attended by the signatory within the last 10 years
- The records of a professional or trade association of which the signatory is a member

Provide details in B below.
Regulation 4(1)(c)

The signatory is taken to be identified if the signatory rates at least 100 points TOTAL:

A Document details from Checks 1, 3, 4, 5 and 8 (or keep a copy of the document)

Type of document			
Person to whom it relates			
Date of Birth (age if relevant)			
Place of residence (if shown)			
Date of issue			
Place/Office of issue			
Expiry date			
Document number			

B List below the details of the method(s) and source(s) of verification for Checks 2, 5, 6, 7, 9 and 10

Type of check			
Person giving information			
Title, rank or designation			
Name and address of organisation (if relevant)			
Information given (attach a separate sheet if required)			

C Result of Check

Has verification been achieved? YES NO
Is there a need to file a Suspect Transaction Report? YES NO

CHECKING OFFICER

Signature
Date

Lo Doc declaration of financial position

This declaration must be **completed and signed by all borrowers**. To: Adelaide Bank (credit provider).

LOAN DETAILS

Loan amount applied for:*

* For credit increases, enter new borrowings only

APPLICANT DETAILS

Applicant one

First name:

Surname or company name:

Self employed company name and ABN or ACN:

Occupation:

Applicant two

First name:

Surname or company name:

Self employed company name and ABN or ACN:

Occupation:

DECLARATION OF FINANCIAL POSITION

I/We certify, warrant and represent to you that:

- I am/We are aware of our financial obligations under my/our proposed loan with you.
- I/We have fully disclosed to you all details of our income and expenditure.
- I am/We are satisfied that our obligations to you will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due.
- I/We confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.
- I/We acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.
- I/We acknowledge that the Bank recommends that I/We obtain independent legal and financial advice prior to entering into the loan contract.

Applicant one

Self employed annual net income from business: (i.e. income left after all expenses)

Gross income (PAYG) p.a.:*

Plus current rent received:

Plus parenting allowance:**

Total:

Full name:

Applicant signature:

Date:

Applicant two

Self employed annual net income from business: (i.e. income left after all expenses)

Gross income (PAYG) p.a.:*

Plus current rent received:

Plus parenting allowance:**

Total:

Full name:

Applicant signature:

Date:

SIGNING AN INCORRECT, MISLEADING OR BLANK DECLARATION MAY CONSTITUTE AN OFFENCE.

*If you present documentation (which is satisfactory to the Bank) at a later stage in order to verify income, it will be compared with the gross income/net income that has been declared (above). This comparison will be used by the Bank in assessing whether you are eligible for conversion to a fully verified home loan. Any rate change will be at the Bank's discretion provided the account has been conducted within the terms and conditions. **Supplementary income source in the form of Parenting Allowance for dependants under the age of 13 is acceptable provided you have a primary income type of PAYG or Self Employed.