

Mortgage Loan Application



Application ID No.

Company/Trust Details

Company/Trust 1

☐ Borrower ☐ Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Company/Trust 2

☐ Borrower ☐ Guarantor

Company/Trust Name

A.C.N.

Registered Address

State Postcode

Accountant's details:

Name

Phone No. ()

Email Address

Personal Details

Applicant 1

☐ Borrower ☐ Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Applicant 2

☐ Borrower ☐ Guarantor

Surname

First Name

Middle Name

Is applicant known by any other name? If so please provide full details:

Date of birth / /

Drivers Licence Number

State of Issue

Expiry Date / /

Mortgage Loan Application



Personal Details (Continued)

Applicant 1

Mobile No.	<input type="text"/>
Home Phone No. (<input type="text"/>)	<input type="text"/>
Work No. (<input type="text"/>)	<input type="text"/>
Email Address	<input type="text"/>
Preferred method of contact:	<input type="checkbox"/> Phone <input type="checkbox"/> Email
Applicant permanent resident or Australian citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> De-facto <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
No. of Dependents <input type="text"/>	Ages of Dependents <input type="text"/>
Current Residential Address	<input type="text"/>
	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>
Time there: <input type="text"/> Yrs <input type="text"/>	
Mailing Address (same as above <input type="checkbox"/>)	<input type="text"/>
	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>
Current housing situation:	
<input type="checkbox"/> Owner <input type="checkbox"/> Living with Parents	
<input type="checkbox"/> Boarding <input type="checkbox"/> Other, details:	
<input type="checkbox"/> Renting	<input type="text"/>

If less than 3 years at current address, please provide details of your previous residential address:

Address	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>
Time there: <input type="text"/> Yrs <input type="text"/>	

Residential Address of applicant after settlement:

Address (same as current address <input type="checkbox"/>)	<input type="text"/>
	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>

Applicant 2

Mobile No.	<input type="text"/>
Home Phone No. (<input type="text"/>)	<input type="text"/>
Work No. (<input type="text"/>)	<input type="text"/>
Email Address	<input type="text"/>
Preferred method of contact:	<input type="checkbox"/> Phone <input type="checkbox"/> Email
Applicant permanent resident or Australian citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> De-facto <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
No. of Dependents <input type="text"/>	Ages of Dependents <input type="text"/>
Current Residential Address	<input type="text"/>
	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>
Time there: <input type="text"/> Yrs <input type="text"/>	
Mailing Address (same as above <input type="checkbox"/>)	<input type="text"/>
	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>
Current housing situation:	
<input type="checkbox"/> Owner <input type="checkbox"/> Living with Parents	
<input type="checkbox"/> Boarding <input type="checkbox"/> Other, details:	
<input type="checkbox"/> Renting	<input type="text"/>

If less than 3 years at current address, please provide details of your previous residential address:

Address	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>
Time there: <input type="text"/> Yrs <input type="text"/>	

Residential Address of applicant after settlement:

Address (same as current address <input type="checkbox"/>)	<input type="text"/>
	<input type="text"/>
State <input type="text"/>	Postcode <input type="text"/>

Mortgage Loan Application



Employment Details

Applicant 1

Current Employment: (please select)

☐ Full time ☐ Permanent Part time ☐ Casual

☐ Contractor ☐ Self funded retiree

☐ Other:

☐ Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 2 years, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Applicant 2

Current Employment: (please select)

☐ Full time ☐ Permanent Part time ☐ Casual

☐ Contractor ☐ Self funded retiree

☐ Other:

☐ Self-employed, nature of business:

ABN: Start Date / /

Current Occupation:

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Current Employer details:

Name

Address

State Postcode

Phone No. ()

If in current employment for less than 2 years, please provide:

Previous Employer

Address

State Postcode

Start Date / / End Date / /

Details of 2nd Job

Occupation

Start Date / /

Are you on Probation? ☐ Yes ☐ No

Employer Name

Employer Address

State Postcode

Employer Phone No. ()

Mortgage Loan Application



Income Details

With each income type below please indicate the frequency as appropriate (W =Weekly, F=Fortnightly, M=Monthly, A=Annual)

Applicant 1	Frequency
Gross Salary	\$ <input type="text"/> <input type="text"/>
Overtime/Shift Allowance	\$ <input type="text"/> <input type="text"/>
Bonus	\$ <input type="text"/> <input type="text"/>
Commission	\$ <input type="text"/> <input type="text"/>
Investment Income	\$ <input type="text"/> <input type="text"/>
Car Allowance	\$ <input type="text"/> <input type="text"/>
Existing Rental Income	\$ <input type="text"/> <input type="text"/>
Proposed Rental Income	\$ <input type="text"/> <input type="text"/>
Non Taxable Income	\$ <input type="text"/> <input type="text"/>

Applicant 2	Frequency
Gross Salary	\$ <input type="text"/> <input type="text"/>
Overtime/Shift Allowance	\$ <input type="text"/> <input type="text"/>
Bonus	\$ <input type="text"/> <input type="text"/>
Commission	\$ <input type="text"/> <input type="text"/>
Investment Income	\$ <input type="text"/> <input type="text"/>
Car Allowance	\$ <input type="text"/> <input type="text"/>
Existing Rental Income	\$ <input type="text"/> <input type="text"/>
Proposed Rental Income	\$ <input type="text"/> <input type="text"/>
Non Taxable Income	\$ <input type="text"/> <input type="text"/>

Other Income	Frequency
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	

Other Income	Frequency
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	
Details <input type="text"/> \$ <input type="text"/> <input type="text"/>	

Self-Employed / Sole trader / Partnership

Applicant 1	Current Year	Previous Year
NPBT	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>
Add-Backs	<input type="text"/>	<input type="text"/>
Depreciation	<input type="text"/>	<input type="text"/>

Applicant 2	Current Year	Previous Year
NPBT	<input type="text"/>	<input type="text"/>
Interest	<input type="text"/>	<input type="text"/>
Add-Backs	<input type="text"/>	<input type="text"/>
Depreciation	<input type="text"/>	<input type="text"/>

Mortgage Loan Application



Statement of Position

Assets

Real Estate	Current Value
-------------	---------------

Real Estate 1	\$
---------------	----

Address	
---------	--

State	Postcode
-------	----------

Real Estate 2	\$
---------------	----

Address	
---------	--

State	Postcode
-------	----------

Real Estate 3	\$
---------------	----

Address	
---------	--

State	Postcode
-------	----------

Real Estate 4	\$
---------------	----

Address	
---------	--

State	Postcode
-------	----------

Motor Vehicles	Current Value
----------------	---------------

1.	\$
----	----

2.	\$
----	----

3.	\$
----	----

4.	\$
----	----

5.	\$
----	----

Personal Effects (e.g. Furniture)	Current Value
-----------------------------------	---------------

1.	\$
----	----

2.	\$
----	----

3.	\$
----	----

4.	\$
----	----

5.	\$
----	----

Savings and Investments	Current Balance
-------------------------	-----------------

(Including Term Deposits, Shares and Bonds)

1.	\$
----	----

2.	\$
----	----

3.	\$
----	----

4.	\$
----	----

5.	\$
----	----

Other Assets	Current Value
--------------	---------------

1.	\$
----	----

2.	\$
----	----

3.	\$
----	----

4.	\$
----	----

5.	\$
----	----

Superannuation (Name of Fund)	Current Balance
-------------------------------	-----------------

1.	\$
----	----

2.	\$
----	----

3.	\$
----	----

4.	\$
----	----

5.	\$
----	----

Deposit paid on Property/ies Purchased	Current Value
--	---------------

1.	\$
----	----

2.	\$
----	----

Total Assets	\$
--------------	----

Mortgage Loan Application



Statement of Position (Continued)

Liabilities

Existing Mortgages

1. Lender Name <input type="text"/>	
Balance	<input type="text"/>
Available Redraw	<input type="text"/>
Minimum Monthly Payment	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

2. Lender Name <input type="text"/>	
Balance	<input type="text"/>
Available Redraw	<input type="text"/>
Minimum Monthly Payment	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

3. Lender Name <input type="text"/>	
Balance	<input type="text"/>
Available Redraw	<input type="text"/>
Minimum Monthly Payment	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

Rent/Board (Only if Ongoing)

Minimum Monthly Payments	\$ <input type="text"/>
--------------------------	-------------------------

Personal Loans

1. Lender Name <input type="text"/>	
Balance Owning	\$ <input type="text"/>
Minimum Monthly Payments	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

2. Lender Name <input type="text"/>	
Balance Owning	\$ <input type="text"/>
Minimum Monthly Payments	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

Child Maintenance

Minimum Monthly Payments	\$ <input type="text"/>
--------------------------	-------------------------

Other Liabilities and Expenses (HECS)

1. Company/Lender Name <input type="text"/>	
Balance Owning	\$ <input type="text"/>
Minimum Monthly Payments	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

2. Company/Lender Name <input type="text"/>	
Balance Owning	\$ <input type="text"/>
Minimum Monthly Payments	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

Credit Cards, Overdrafts, Store Accounts, Buy Now, Pay Later

1. Lender Name <input type="text"/>	
Balance Owning	\$ <input type="text"/>
Limit	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

2. Lender Name <input type="text"/>	
Balance Owning	\$ <input type="text"/>
Limit	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

3. Lender Name <input type="text"/>	
Balance Owning	\$ <input type="text"/>
Limit	\$ <input type="text"/>
<input type="checkbox"/> To be refinanced	

Total Liabilities \$

If Assets & Liabilities are not co-owned by all applicants, please complete a separate Personal Financial Statement for each applicant.

Mortgage Loan Application



Personal Living Expenses

Use this form to provide details of your living expenses. We will use this information as part of our assessment of your loan application. For applications with more than two applicants, please provide an additional signed **Personal living expenses** form for the additional applicants.

Monthly Living Expenses (All fields mandatory to fill even with NIL)

Please declare in the below table the itemised monthly living expenses for each applicant.

Living Expenses	Monthly expense - Applicant 1	Monthly expense - Applicant 2
Clothing & Footwear / Personal Care (Cosmetics etc)	\$ <input type="text"/>	\$ <input type="text"/>
Food / Groceries / Alcohol / Cigarettes	\$ <input type="text"/>	\$ <input type="text"/>
Recreation (Dining Out, Entertainment, Holidays, Sports, Hobbies etc)	\$ <input type="text"/>	\$ <input type="text"/>
Telephone, Internet, Pay TV and Media Streaming Subscriptions	\$ <input type="text"/>	\$ <input type="text"/>
Transport	\$ <input type="text"/>	\$ <input type="text"/>
Medical / Health (repeat prescriptions, aid and care etc)	\$ <input type="text"/>	\$ <input type="text"/>
Insurance (Health, Sickness, Home, Contents, Car & Life)	\$ <input type="text"/>	\$ <input type="text"/>
Childcare Fees (Nannies, before/after school care and long day care)	\$ <input type="text"/>	\$ <input type="text"/>
Private Schooling & Tuition Costs	\$ <input type="text"/>	\$ <input type="text"/>
Public or Government Primary & Secondary Education Costs	\$ <input type="text"/>	\$ <input type="text"/>
Education (Private school fees, outside of school care etc)	\$ <input type="text"/>	\$ <input type="text"/>
Primay Residence Cost (Owned or rented primary residence costs)	\$ <input type="text"/>	\$ <input type="text"/>
Owner Occupied Property Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Investment Property Expense	\$ <input type="text"/>	\$ <input type="text"/>
Secondary Residence / Holiday Home Costs	\$ <input type="text"/>	\$ <input type="text"/>
Rent/board	\$ <input type="text"/>	\$ <input type="text"/>
Other Expenses	\$ <input type="text"/>	\$ <input type="text"/>
Total Monthly Living Expenses	\$ <input type="text"/>	\$ <input type="text"/>

Comments:

Mortgage Loan Application



Funds to Complete

Purchase price/refinance amount	\$		Deposit Paid	\$	
Construction cost	\$		Savings	\$	
Loan costs, val fee, app fee, etc.	\$		FHOg	\$	
Gov't Fees (S/Duty, Transfer, Registration)	\$		Gift	\$	
Legal Fees	\$		Other	\$	
Other Costs	\$		Loan Amount	\$	
Est. Total Costs	\$		Total Funds Available	\$	

Loan Requirements and Objectives

<input type="checkbox"/> New Loan	<input type="checkbox"/> Further Advance on my current home loan	<input type="checkbox"/> Further Advance in a new loan split
<input type="checkbox"/> Ability to make additional repayments	<input type="checkbox"/> Ability to switch from fixed to variable	
<input type="checkbox"/> Approval In Principle - I/we are looking to buy a property (yet to be located)		
Total Loan Amount: \$ <input type="text"/> Loan Term: <input type="text"/> Yrs. <input type="text"/> Mths.		
Documentation Type: <input type="checkbox"/> Full Documentation <input type="checkbox"/> Reduced Documentation		
I/We are seeking refinance or debt consolidation and my/our requirements and objectives for seeking refinance or debt consolidation are:		
<input type="checkbox"/> Better interest rate	<input type="checkbox"/> Consolidate debts	<input type="checkbox"/> Specific product features
<input type="checkbox"/> Dissatisfaction with service	<input type="checkbox"/> Reduce my overall commitments	<input type="checkbox"/> Other: <input type="text"/>

Loan Purpose	Amount
Purchase owner occupied property	\$ <input type="text"/>
Purchase investment property	\$ <input type="text"/>
Refinance owner occupied property	\$ <input type="text"/>
Refinance investment property	\$ <input type="text"/>
Purchase vacant land and construct a property for owner occupation:	
Land \$ <input type="text"/> Construction \$ <input type="text"/>	Total \$ <input type="text"/>
Purchase vacant land and construct a property for investment purposes:	
Land \$ <input type="text"/> Construction \$ <input type="text"/>	Total \$ <input type="text"/>
Home improvements (e.g. Kitchen renovations)	
Details: <input type="text"/>	\$ <input type="text"/>
Other (e.g. Purchase a car/holiday/debt consolidation)	
Details: <input type="text"/>	\$ <input type="text"/>
Total Loan Required	\$ <input type="text"/>

Mortgage Loan Application



Loan Split Requirements

Loan Split 1

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Redraw

Repayment Frequency:

☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 2

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Redraw

Repayment Frequency:

☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 3

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Redraw

Repayment Frequency:

☐ Weekly ☐ Fortnightly ☐ Monthly

Loan Split 4

Split Amount: \$

Indicative Rate: % p.a.

Repayment Type: ☐ P&I
☐ I/O I/O Term: Yrs

Interest Type: ☐ Variable
☐ Fixed Fixed Term: Yrs

Fixed Rate Lock-In Required ☐ Yes ☐ No

☐ Offset Account Required

☐ Redraw

Repayment Frequency:

☐ Weekly ☐ Fortnightly ☐ Monthly

Total Loan Amount: \$

Loan Term: Yrs.

If you have elected Interest Only repayments, please provide a brief explanation:

Details:

Mortgage Loan Application



Security Offered

Property 1

Address State Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

Property 2

Address State Postcode

Names in which the security property will be held (the registered proprietors)

Contact name for property access (including real estate agents' full details if a purchase)

Phone No. ()

Purchase price/owners' estimate \$

Mortgage Loan Application



Name of Your Solicitor or Conveyancer

Name of Company

Name of Person Acting for you

Email:

Address

State

Postcode

Phone No. ()

Fax No. ()

DX

Mortgage Documents to be sent to the following:

☐ Ourselves (i.e. The borrowers)

☐ Our Solicitors as noted above

Applicant 1

Applicant 2

Do you foresee any changes to your financial circumstances in the next 6-12 months?

☐ Yes

☐ No

☐ Yes

☐ No

Has either applicant ever been declared bankrupt or insolvent, or has either estate been assigned for the benefit of creditors?

☐ Yes

☐ No

☐ Yes

☐ No

Has either applicant ever been shareholders or officers of any company of which a manager, receiver, and/or Liquidator has been appointed?

☐ Yes

☐ No

☐ Yes

☐ No

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

☐ Yes

☐ No

☐ Yes

☐ No

Has the application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender?

☐ Yes

☐ No

☐ Yes

☐ No

Questions (Continued)

Type of credit I/we are applying for is:

☐ Wholly or primarily for a domestic or family or household purpose (consumer credit), including property purchase/renovation (whether for owner occupation or investment)

☐ Wholly or primarily for another purpose (commercial credit), including share and business purpose.

Nomination Regarding Notices and Other Documents

(Section 194(9), National Credit Code, Regulation 111, National Consumer Credit Protection Regulations)

I/We nominate (Full name of person nominated)

to receive notices and other documents under the National Credit Code on behalf of me/all of us.

Important

- Each person who has signed this application is entitled to receive a copy of any notice or other document under the code.
- By completing the "I/We nominate" and signing this form you are giving up the right to be provided with information direct from the credit provider. (Notices and other documents will only be sent to the nominated person).
- Any person who has signed this nomination form can advise the credit provider at any time in writing that they wish to cancel their nomination.
- Do you foresee any changes to your financial circumstances in the next 6-12 months?

Mortgage Loan Application



Fees Acknowledgement

To: Blue Whale Money

1. I/We confirm our willingness to proceed with my/our application for the loan facility.
2. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, fees paid to obtain the valuation report about the security property, and the Lender's legal expenses to prepare loan and security documents, and accept that these fees will be payable even if I/we decide not to proceed with the loan facility or if the loan facility is not made for any other reason.
3. I/we acknowledge that the following Lender fees may be associated with my/our loan application:

Fee Description	Amount (GST Inclusive)
Application Fee	\$ <input type="text"/>
Valuation Fee (per property)	\$ <input type="text"/>
Legal Documentation Fee	\$ <input type="text"/>
Lenders Mortgage Insurance	\$ <input type="text"/>
Government Fees	\$ <input type="text"/>
Disbursements (Postage, cheques, searches, agent fees)	\$ <input type="text"/>
PEXA Fee	\$ <input type="text"/>
Verification of Identity Fee	\$ <input type="text"/>
Annual Fee / Monthly Fee	\$ <input type="text"/>
Fixed Rate Lock Fee	\$ <input type="text"/>

The **Valuation Fee** will be deducted from the credit card at valuation request. The valuation fee is non-refundable. The valuation report is for Lender's purpose only and is not available to borrowers. **Legal Documentation Fee** is payable at settlement but will be deducted from the credit card, if the Loan Documents were issued and the application does not settle for any reason.

Applicant 1

Name

Signature

Date / /

Applicant 2

Name

Signature

Date / /

Credit Card Authority

I/We authorise payment of the above fees and any other charges as set out in the application to be charged to my/our credit card as follows :

Type of Card (please tick): ☐ Visa ☐ MasterCard

Name of Cardholder/s

Card No.

CW

Expiry Date

Amount \$ Signature Date / /

Mortgage Loan Application



Privacy Consent

'We', 'us' and 'our' refer to Blue Whale Capital Pty Ltd (ABN 19 675 933 123) ("BWM") may use the personal information about you for the purposes of credit, insuring credit and for direct marketing of products and services offered by BWM or any organisation BWM is affiliated with or represents.

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.bwmoney.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.

We 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. 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 information that we hold about you by contacting us. A copy of our privacy policy can be obtained from the link above, or by contacting us on +02 9127 2014. 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.

- your referees, such as your employer, to verify information you have provided;
- any person considering acquiring an interest in our business or assets; and
- any organisation providing online verification of your identity.

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; and
- any organisation providing online verification of your identity.

Mortgage Loan Application



Privacy Consent (Continued)

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) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with which we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

- **Helia Insurance Pty Ltd** ACN 106 974 305 who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or <https://helia.com.au/privacy-policy>; and
- **QBE Lenders Mortgage Insurance Limited** ACN 000 511 071 who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com

Funders we may use include:

- **Perpetual Corporate Trust Limited** ACN 000 341 533 <http://www.perpetual.com.au/privacy-policy.aspx>
- **Permanent Custodians Ltd** (and associated entities) ACN 001 426 384 <http://www.bnymellon.com/australia/en/privacy.html>

The privacy and credit reporting policies of the LMIs and funders contain information on how the LMIs 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 LMIs will deal with your complaint. The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom, the Philippines, India and Ireland.

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:

- **Equifax.com**
- **Dun & Bradstreet (Australia) Pty Ltd** - dnb.com.au
- **Experian** - experian.com.au

Consent to Give You Notices Electronically

You consent to us giving you notices and other documents in connection with our dealings with you by email. You understand that upon your giving of this consent:

- a) we will no longer send paper copies of notices and other documents to you;
- b) you should regularly check your nominated email address below for notices and other documents;
- c) you may withdraw your consent to the giving of notices and other documents by email at any time; and
- d) you have facilities to enable you to print the notice or other document that we send to you by email if you desire.

Mortgage Loan Application



Signatures of Borrower(s)/Guarantor(s) and Date

You consent to the use of your personal and credit information as set out above. By providing your email address, you consent to be given notices electronically. If you do not consent to be given electronic notices, do not provide an email.

Sign and Print your name

1. Name

Signature

Date / /

Email

Preferred email address for electronic notices

2. Name

Signature

Date / /

Email

Preferred email address for electronic notices