

Loan Application Long-Form



Please complete all sections of this form. Please note in case of error, cross out and initial.

Email applications to: broker.support@resimac.com.au

SUBMISSION

Submission type: Loan Application Bridging Finance Principal Increase EFM

LOAN WRITER DETAILS

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

Company name

Accreditation ID

Mobile

Phone

Fax

Address

Comments

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APPLICANT 1

APPLICANT 2

Existing Customer: Yes No

Existing Customer: Yes No

Existing customer number

Existing customer number

Applicant type: Person Company (please see page 4)

Applicant type: Person Company (please see page 4)

Applicant role: Primary Applicant Guarator

Applicant role: Primary Applicant Guarator

Director
Trust name (if acting on behalf of a trust)

First home buyer: Yes No

First home buyer: Yes No

Mr Mrs Ms Miss Other:

Mr Mrs Ms Miss Other:

Surname

Surname

First name

First name

Middle name/s

Middle name/s

Mother's maiden name

Mother's maiden name

Date of birth (DD/MM/YY): / /

Date of birth (DD/MM/YY): / /

Gender: Male Female

Gender: Male Female

Australian Permanent Resident? Yes No

Australian Permanent Resident? Yes No

Residency Status: Citizen Non-citizen

Residency Status: Citizen Non-citizen

Country of residence

Country of residence

Home phone (H) Mobile (M)

Home phone Mobile

Work phone (W) Fax (F)

Work phone Fax

Email (E)

Email

Preferred contact method:

Preferred contact method:

Single Married Defacto Divorced Widowed

Single Married Defacto Divorced Widowed

Spouse: Co-applicant Non loan party

Spouse: Co-applicant Non loan party

Spouse surname Spouse first name

Spouse surname Spouse first name

Dependants age(s)

Dependants age(s)

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APPLICANT 1 (cont'd)

Current residential address

Suburb

State

Postcode

Country

Current address since (date)

Own Home Renting Boarding With Parents

Previous address (if less than 12 months in current address)

Suburb

State

Postcode

Country

From date

To date

Own Home Renting Boarding With Parents

Mailing address

Suburb

State

Postcode

Country

Post-settlement address

Suburb

State

Postcode

Country

Current Employment

Start date (DD/MM/YY): / /

Employment type

Employment basis

On Probation: Yes No

Role

Gross Salary: Weekly Fortnightly Monthly

Amount: \$

APPLICANT 2 (cont'd)

Current residential address

Suburb

State

Postcode

Country

Current address since (date)

Own Home Renting Boarding With Parents

Previous address (if less than 12 months in current address)

Suburb

State

Postcode

Country

From date

To date

Own Home Renting Boarding With Parents

Mailing address

Suburb

State

Postcode

Country

Post-settlement address

Suburb

State

Postcode

Country

Current Employment

Start date (DD/MM/YY): / /

Employment type

Employment basis

On Probation: Yes No

Role

Gross Salary: Weekly Fortnightly Monthly

Amount: \$

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APPLICANT 1 (cont'd)

Employer company name

Contact Title: Mr Mrs Ms Miss

Surname

First name

Address

Suburb

State

Postcode

Country

Phone

Fax

Mobile

Email

Previous Employment

Start date (DD/MM/YY): / /

Employment type

Employment basis

Role

Employer company name

Has this applicant ever received a summons, been bankrupt, in default of a loan, insolvent or assigned their estate for the benefit of their creditors? Yes No

Bankruptcy discharge date: / /
(if applicable)

If yes, please provide details in a separate document.

APPLICANT 2 (cont'd)

Employer company name

Contact Title: Mr Mrs Ms Miss

Surname

First name

Address

Suburb

State

Postcode

Country

Phone

Fax

Mobile

Email

Previous Employment

Start date (DD/MM/YY): / /

Employment type

Employment basis

Role

Employer company name

Has this applicant ever received a summons, been bankrupt, in default of a loan, insolvent or assigned their estate for the benefit of their creditors? Yes No

Bankruptcy discharge date: / /
(if applicable)

If yes, please provide details in a separate document.

COMPANY BORROWERS

Company name Company type:
 ABN ACN ARBN
 Registered in: Registration date: / /

Company Contact

Surname First name
 Residential address Suburb State Postcode
 Country Phone Mobile Fax
 Email

Company Income

Details Fin year / Fin year /

LOAN DETAILS

Primary purpose:
 ABS purpose:
 ABS purpose:
 ABS purpose:

Deposits & Contributions

Type	Amount	Description	Loan Y / N
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>

Product Features

	Product name	Loan amount (incl. capitalised fees)	Total loan term	I/O term	Interest rate	Loan Purpose
Loan 1	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>
Loan 2	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>
Loan 3	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>
Loan 4	<input type="text"/>	\$ <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> %	<input type="text"/>

Is this an Equity Finance Mortgage: Yes No (if Yes, please complete addendum available on LoanZone.)

LOAN DETAILS

Fees

I/We authorise all valuation fees payable under this application to be charged to my/our credit card as follows:

Card Type: VISA MasterCard AMEX

Credit Card number: Expiry date (MM/YY): /

Name on card:

Signature of cardholder

SECURITY PROPERTY 1

Ownership (names registered on title):

Transaction: Purchasing Owns (Existing mortgage) Owns (Unemcumbered) **Primary Security:** Yes No

Property Details

Status: Established New buliding To be built Vacant land

Property Primary Purpose: Owner Occupied Investment

Title type

Property type

\$ \$ **Pre-approval:** Yes No

Estimated value

Contract price

Address

Suburb

State

Postcode

Country

Lot number

Volume

Folio

Contact For Access

Loan Party: Yes No

Company name

Contact name

Phone

Fax

Mobile

Contact type

Construction Details

Land purchase amount: \$

Approved council plans held: Yes No

Initial drawdown: \$

Total construction amount: Yes No

Build price contract: \$

Signed fixed price contract: Yes No

SECURITY PROPERTY 2

Ownership (names registered on title):

Transaction: Purchasing Owns (Existing mortgage) Owns (Unencumbered) **Primary Security:** Yes No

Property Details

Status: Established New building To be built Vacant land

Property Primary Purpose: Owner Occupied Investment

Title type

Property type

\$

\$

Pre-approval: Yes No

Estimated value

Contract price

Address

Suburb

State

Postcode

Country

Lot number

Volume

Folio

Contact For Access

Loan Party: Yes No

Company name

Contact name

Phone

Fax

Mobile

Contact type

Construction Details

Land purchase amount: \$

Approved council plans held: Yes No

Initial drawdown: \$

Total construction amount: Yes No

Build price contract: \$

Signed fixed price contract: Yes No

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FINANCIAL POSITION

If you do not own all assets or share all liabilities jointly, please complete individual financial statements.

This is the financial statement for: Applicant 1 Applicant 2 Both

Assets (what you own)

*If asset is not wholly owned by applicants. Please indicate percentage of ownership.

Real Estate

Property details	Market Value	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

Liabilities (what you owe)

^Please tick for any liabilities that will be refinanced as part of this application.

Existing Mortgages

Lender name	Rate	Mthly Rpmt	Amount owing	Refi
<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="checkbox"/>
<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="checkbox"/>

Accounts (Savings / Term Deposit)

Name of financial institution	Amount	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

Personal Loans / Bank Facilities / Overdrafts

Lender name	Rate	Mthly Rpmt	Amount owing	Refi
<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="checkbox"/>
<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="checkbox"/>

Superannuation

Fund	Amount	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

Credit Cards / Store Cards

Lender name	Rate	Mthly Rpmt	Amount owing	Refi
<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="checkbox"/>
<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="checkbox"/>

Other (e.g. household contents, shares, motor vehicles)

Description	Amount	Share*
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %
<input type="text"/>	\$ <input type="text"/>	<input type="text"/> %

Hire Purchases / Leases / Personal Debts

Lender name	Rate	Mthly Rpmt	Amount owing	Refi
<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="checkbox"/>
<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="checkbox"/>

Other

	Mthly Rpmt	Amount owing	Refi
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

TOTAL ASSETS: \$

TOTAL LIABILITIES: \$

*For any additional assets or liabilities, attached a copy of this page.

BROKER DECLARATION

1. I have made reasonable inquiries and can state that the loan product(s) listed in this application has/have been assessed as "Not Unsuitable" for the applicant(s) requirements and objectives as outlined by the applicant(s) in this form and the applicant(s) can comply with the credit obligations without experiencing financial hardship. Yes No

2. I confirm that the Income and Expense information provided within the application are those obtained from the applicant(s) during my preliminary assessment. Yes No

3. I have asked the following questions of the applicant(s) and their answers are:
 - Has any applicant ever been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed? Yes No
 - Has any application in respect of this loan ever been submitted by an applicant or any other person (including another broker) to any other lender? Yes No
 - Is there any unsatisfied default/judgement entered in any court against any applicant, or any company of which any applicant is or was a shareholder or officer? Yes No
 - Have applicants disclosed all assets and liabilities? Yes No
 - Do any applicants live in a remote area? (more than 250km from the nearest urban centre with a population of more than 2,500) Yes No

4. I confirm that I have provided details of any conflicts of interest relating to this application. Yes No

5. I confirm nothing in my dealings with the customer have raised any suspicions concerning the proposed transaction. Yes No

6. Face-to-face verification of the customer was carried out by me. Yes No

7. Face-to-face verification of the customer was not possible because (state reason):

8. I am satisfied that the identify of the applicant(s) whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above and Resimac Know Your Customer (KYC) AML/CTF policy. I also confirm that I have sighted the original documents in verifying the applicants identity that true and correct copies of these are supplied with this application. All photographic identification is a reasonable likeness to the applicant. Yes No

9. 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: Yes No

10. A Politically Exposed Person (PEP) is an individual, immediate family member or close associate of an individual who holds, or has held, a prominent public position (either domestically or internationally) in a government body or an international organisation. For example, heads of State or head of a country or government, government minister or equivalent senior politician, judicial or high-ranking military officials, senior foreign representatives or Directors, Chief Executive Officer or Chief Financial Officer or a position with comparable influence, in an international organisation.
 - With regards to the above definition, does the applicant believe they are, or have previously been, a Politically Exposed Person? Yes No
 - The applicant understands they must inform us as soon as practicable in the event they believe their Politically Exposed Person status has changed. Yes No

BROKER DECLARATION (cont'd)

Customer(s) Objectives (tick all that apply):

- | | | |
|---|---|--|
| <input type="checkbox"/> Purchase a home (owner occupied) | <input type="checkbox"/> Refinance a home loan (owner occupied) | <input type="checkbox"/> Obtain a better interest rate |
| <input type="checkbox"/> Purchase and investment property | <input type="checkbox"/> Refinance an investment loan | <input type="checkbox"/> Other objective and purpose (please specify): |
| <input type="checkbox"/> Reduce loan as quickly as possible | <input type="checkbox"/> Minimise loan payments | |
| <input type="checkbox"/> Construct home | <input type="checkbox"/> Consolidate debts | |
| <input type="checkbox"/> Reduce overall commitments | <input type="checkbox"/> Working capital | |

Customer(s) Requirements (tick all that apply):

- | | | |
|--|--|---|
| <input type="checkbox"/> Variable interest rate | <input type="checkbox"/> Redraw | <input type="checkbox"/> Visa Debit card |
| <input type="checkbox"/> Split account | <input type="checkbox"/> Internet / online access | <input type="checkbox"/> Mortgage repayment insurance for death, disability and/or unemployment |
| <input type="checkbox"/> 100% interest offset feature | <input type="checkbox"/> Additional payments | <input type="checkbox"/> Other (please specify): |
| <input type="checkbox"/> Principal and interest payments | <input type="checkbox"/> Interest only then principal and interest | |
| <input type="checkbox"/> Fixed interest rate | <input type="checkbox"/> Construction: progressive drawdown loan | |

If refinancing or debt consolidation, please provide details as to reasons why and outline the risks AND benefits in the transaction:

Are there any foreseeable changes to your current financial situation over the ensuing 12 months and longer term 2-5 years (i.e. employment, income and expenditure commitments, etc.)? Yes No

If you answered **Yes** to the above question, complete the following:

What is the foreseeable change?

When is this likely to occur and for how long?

What is the plan to meet ongoing financial obligations?

Have you experience any past difficulties repaying any of your debts, or are you currently experiencing difficulty servicing your existing financial commitments? (If you answered **Yes**, please comment below): Yes No

Location of assets being purchased with the loan (Landed assets only - if only asset being purchased is the security property, input the words 'Security Property'):

Source of funds for repayment or investment (State whether from normal income / cash flow, bulk reductions from sale of assets, non-repayable gift etc. If bulk reductions are part of the rpayment):

BROKER DECLARATION (cont'd)

Australian Credit Licence

OR; Credit Representative number

Loan writer's signature

Date (DD/MM/YY): / /

DECLARATION

I/we declare that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and that no information which might affect the decision of Resimac Ltd (the Manager) has been withheld.

I/we authorise the Manager to confirm and exchange credit information.

I/we undertake to supply to the Manager any information or facts relevant to this application which may become available or arise after this application for a loan.

I/we acknowledge that this application for a loan shall form the basis upon which the Manager shall determine whether to grant me/us credit and that as such the Manager relies upon the statements contained herein as being accurate and a full disclosure of all details requested and relevant to this application.

I/we understand that it is a condition of the Credit Provider's Lending Policy that all loans may be required to be covered by mortgage loss insurance.

I/we authorise the Manager to provide details of this loan application to the Land/Agent/Builder and/or the Land Broker/Solicitor named within, who will also be advised of the result of the application.

I/we acknowledge that any valuation report commissioned by the Manager is prepared for the confidential use of the Manager in determining whether an advance should be made and that approval of any advance does not imply any warranty by the Manager or its valuer that the purchase price is reasonable or that the property is free from defects.

I/we understand and acknowledge that if this loan application is approved, the Manager may pay an introduction fee or commission to a third person for the introduction of the loan business.

In consideration for the Manager undertaking the work required to submit my/our application for finance to the Credit Provider for approval, I/we agree to pay all valuation costs in relation to this loan application.

I/we have read and understood the particulars which have been completed in this application and declare that they are true and complete and contain no material omission and have been made to the Manager to enable the Manager to determine whether or not to provide finance.

I/we warrant that I/we am/are not an undischarged bankrupt and that there is/are no outstanding judgments or claims against me/us.

I/we understand that this is an application only and as such does not imply that a loan will be offered or approved and agree that no reason shall be given should this application be rejected.

I/we understand and acknowledge that the Manager recommends that each applicant seeks independent legal or other financial advice prior to entering into any credit contract that the Manager may offer to the Applicant(s) as a result of this application or any related guarantee.

I/we understand and acknowledge that any approval of this application by the Manager will be on such terms and conditions (including conditions as to interest rate) as the Manager shall choose.

I/we state that I/we am/are over the age of 18 years and that I/we have read, understood and agree with each and every part of this application.

I/we acknowledge that in receiving this application, the Manager may be acting as agent for a credit provider and that all references to the Manager in this Declaration shall include a reference to the Credit Provider.

PRIVACY CONSENT & ACKNOWLEDGEMENT

By signing this document or otherwise accepting this consent, you consent to the Resimac Group, our Funders, Service Providers, Originator or Credit Providers and other entities referred to in this document (collectively referred to as 'we', 'us', 'our') collecting, using, holding and disclosing personal and credit related information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at www.resimac.com.au/en-au/privacy or www.homeloans.com.au/privacy/ or by contacting us directly. We may seek and obtain further personal Information (including information) and credit related information about you during the course of our dealings with you. The terms of this consent apply to the collection, use and disclosure of that information. If you do not provide this consent or your personal and credit related information, we may not be able to arrange finance for you or provide other services.

We may collect, use, hold and disclose personal and credit-related information about you for the purposes of arranging or providing credit to you, assessing whether to accept a guarantee of credit from you, managing that credit, direct marketing of products and services by us, complying with laws and managing our relationship with you. We may collect this information from you or from third parties.

We are also required to collect your personal Information to comply with our obligations under Australian law, including the *Anti-Money Laundering and Counter-Terrorism Financing Act 2006* (Cth).

PERSONAL AND CREDIT INFORMATION

Personal Information includes any information or an opinion from which your identity is apparent or reasonably apparent, such as, but not limited to, your name, date of birth, address, living expenses or occupation. Credit Information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Credit eligibility information is credit reporting information supplied to us by a credit reporting body (CRB) and any information that we derive from it. Collectively, we refer to this as 'credit-related information'.

PRIVACY POLICIES

You may request access to the personal information and credit-related information that we hold about you by contacting us. A copy of our privacy policy can be obtained from the links above, or by contacting us on 1300 764 447 or via customercare@resimac.com.au. Additionally, you may request the privacy policy of the Originator by contacting them on the details below. The privacy policies contain information about how you may access or seek correction of your personal Information and credit-related information, how that information is managed, how you may complain about a breach of your privacy and how that complaint will be dealt with. They also contain information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, the fact that CRBs may provide your personal Information and credit-related information to credit providers to assist in an assessment of your credit worthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement - including our right to report a default or a serious credit infringement to CRBs, your right to request that CRBs not use your credit-related information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit-related information about you if you believe you are a victim of fraud.

COLLECTION AND DISCLOSURE OF INFORMATION

We may collect personal and credit-related information, and disclose such information to, the following types of entities, some

of which may be located overseas. Please see our privacy policy for more information.

- The CRBs we use are - Equifax Pty Ltd (www.equifax.com.au), Experian (www.experian.com.au), Illion (www.dnb.com.au)
- Introducers including finance brokers, mortgage managers and persons who assist us provide our products to you
- Financial Institutions, financial consultants, accountants, lawyers, advisers, valuers and real estate agents
- Any industry body, government authority, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your lease or loan – for example if a complaint is lodged about us
- Businesses assisting us with funding for leases and loans
- Entities to whom we outsource some of our functions
- Trade insurers, other insurers, valuers and debt collection agencies
- 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 your information you have provided
- Other borrowers or guarantors associated with your loan or loan application
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity.

You may request further information or a listing of the Mortgage Insurers, Lenders, Funders, Credit Provider and Service Providers we use by contacting us on the details below.

Disclose information to guarantors: We and the Mortgage Insurers may disclose your personal and credit-related information to any person who proposes to guarantee, or has guaranteed repayment of any credit provided to you, or who indemnifies you in any way.

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

PRIVACY CONSENT & ACKNOWLEDGEMENT (cont'd)

Customer identification: We and our Mortgage Insurers may disclose personal Information about you to an organisation, including a CRB, providing verification of your identity, including on-line verification of your identity. The organisation will give us a report of whether that personal Information matches personal and credit-related information held by the organisation. If we use these methods and are unable to verify your identity in this way we will let you know. We may also use information about your Australian Passport, state or territory driver licence, Medicare card, citizenship certificate, birth certificate, and any other identification documents to match those details with the relevant registries using third party systems and record the results of that matching.

Mortgage Insurers: We may disclose personal and credit-related information to a Mortgage Insurer. Where permitted by the Privacy Act 1988, the Mortgage Insurer may disclose your personal and credit-related information to us and to third parties including:

- the CRBs listed below;
- rating agencies;
- the Mortgage Insurer's related entities, service providers, agents, contractors and external advisors;
- reinsurers, other mortgage insurers and mercantile agents;
- payment system operators, other financial institutions and credit providers;
- other parties for the purposes of securitisation and fraud prevention;
- your referees and advisers;
- government and other regulatory bodies; and
- other entities.

Where permitted by the Privacy Act 1988 with your consent, the Mortgage Insurers may seek and obtain commercial and consumer credit-related information from a CRB including (but not limited to) information concerning your credit worthiness or credit history; and information about overdue payments.

Where permitted by the Privacy Act 1988 with your consent, the Mortgage Insurers will hold, use and disclose your personal Information and credit-related information for the purposes of securing and administering lenders' mortgage insurance for your mortgage, including: assessing whether to provide insurance, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability; managing and varying the insurance; dealing with claims; enforcing any mortgage and recovering the proceeds of sale; assessing

hardship; conducting risk assessment and management including securitisation; for fraud prevention; for credit scoring, portfolio analysis and reporting; to comply with regulatory requirements; to verify personal Information and credit-related information provided to it; or for any purpose required or permitted under the insurance contract, the Insurance Contracts Act 1984 (Cth) and the Privacy Act 1988. If the personal Information and credit-related information is not disclosed to the Mortgage Insurer(s), it will not be possible for the Mortgage Insurer to process the credit provider's request for insurance and we may not be able to arrange finance for you or provide other services.

Credit Reporting Bodies: We and our Mortgage Insurers may exchange your personal and credit-related information with a CRB. The information may be included in reports that the CRBs give other organisations (such as other lenders) 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 lenders.

Overseas Disclosure: We and our Mortgage Insurers may disclose your personal and credit-related information to overseas entities including related entities and service providers located overseas such as in the USA, Canada, India, Ireland, the United Kingdom, New Zealand or the Philippines. Overseas entities may be required to disclose information to relevant foreign authorities under a foreign law. More information on overseas disclosure may be found in the entities' privacy policies. We and our Mortgage Insurers attempt to select secure and reputable offshore service providers. If you provide the consent below, then you agree that we will not be accountable under the Privacy Act and you will not be able to seek redress under the Privacy Act for any acts or practices of any overseas recipients relating to your personal information or credit-related information. The overseas recipients may not be subject to an privacy obligations or privacy principles similar to the APPs.

STORAGE AND SECURITY

We and our Mortgage Insurers may store your personal Information and credit-related 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.

Consent

Do you consent to us using your personal and credit information for the purposes, and in the circumstances, set out in this policy?

Yes No

In the event your application for a home loan cannot be approved through us at this time, do you consent to your home loan application being referred to one of our wholesale funders for assessment?

Yes No

Before your home loan application is referred to one of our wholesale funders, you may contact us to request further information surrounding this referral process and/or information relating to which wholesale funder your home loan application will be referred to. You may withdraw your consent to do so at any time by contacting us.

PRIVACY CONSENT & ACKNOWLEDGEMENT (cont'd)

We will use your personal information to contact you or send you information about other products and services offered by us unless you inform us that you do not wish us to do so. Please ticks this box if you do not wish to receive marketing communications from us:

I/We understand that each borrower is entitled to receive a copy of notices and other documents under the National Credit Code and that by signing this consent, I/We are giving up the right to be provided with this information directly from you and that I can cancel this nomination at any time in writing to you. I/We nominate (full name of person nominated): _____ to receive any notices, and other documents on behalf of me/us.

I/We consent to the receipt of notices and other documents electronically and understand that upon giving this consent:

- a. You may no longer send paper copies of notices and other documents to me/us;
- b. I/We should regularly check our nominated email address for notices and other documents.
- c. You may send the notice and other documents by email, or provide a notice in an email that the documents are displayed on and can be retrieved from a website;
- d. I/We have facilities to print the notice and other documents sent to we/us electronically; and
- e. I/We may withdraw our consent to the giving of notices and other documents by electronic means at any time.

In making this application, I/We declare as follows: (please review carefully)

- the information in this application and the financial information supporting it are in all respects correct and complete to the best of my/our knowledge and belief. I/We acknowledge that you will rely on this information in deciding whether to lend to you;
- You have the right to confirm the details of the information provided in this application; and acknowledge that:
 - » any valuation fee is not refundable once the valuation has been made, regardless of whether the loan is approved.
 - » any valuations obtained by you are your property, for your own use and neither you nor the valuer/inspector are obliged to make a copy available to me/us.
 - » neither the lender nor the valuer/inspector shall be under any legal obligation or liability to me/us for any matter disclosed or not disclosed in such reports.
 - » you do not purport to give me/us tax or financial advice and recommend that I/us consult an independent advisor.

I/we agreed that the Originator (full name of Originator): _____ may negotiate a loan on my/our behalf with the lender.

I/We consent to the use of our personal and credit information as set out in this privacy consent. I/We consent to receive notices and documents electronically.

Signature (Applicant 1)

Name in print

Date (DD/MM/YY): / /

Email address

Signature (Applicant 2)

Name in print

Date (DD/MM/YY): / /

Email address

Signature (Guarantor 1)

Name in print

Date (DD/MM/YY): / /

Email address

Signature (Guarantor 2)

Name in print

Date (DD/MM/YY): / /

Email address

If additional borrowers are required, please attach a copy of this consent listing the additional borrowers.

SCHEDULE

In this Notice, the "lender, funder or service provider" means each of the following companies, their successors and assigns and companies that are part of the same group of companies.

Adelaide Bank a division of Bendigo and Adelaide Bank Limited

ABN 11 068 049 178
Australian Credit Licence 237879
GPO Box 1048, Adelaide SA 5001
www.adelaidebank.com.au

Advantage Financial Services Pty Ltd

ABN 36 130 012 930
Level 10, 10 Collins Street, Melbourne VIC 3000
P: 03 8616 1600
www.advantage.com.au

AFSH Nominees Pty Limited (and associated entities)

ABN 51 143 937 936
Level 10, 101 Collins Street, Melbourne VIC 3000
P: 03 8616 1600
www.advantage.com.au

Challenger Mortgage Management Pty Ltd

ABN 72 087 271 109
Level 15, 255 Pitt Street, Sydney NSW 2000
P: 02 9994 7000
www.advantage.com.au

FAI First Mortgage Pty Ltd

ABN 67 003 963 817
Level 9, 45 Clarence Street, Sydney NSW 2000
www.homeloans.com.au

Homeloans Ltd

ABN 67 003 963 817
Level 9, 45 Clarence Street, Sydney NSW 2000
www.homeloans.com.au

ING Bank (Australia) Limited

ABN 24 000 893 292
60 Margaret St, Sydney NSW 2000
www.ing.com.au

Pepper Australia Pty Limited

ABN 55 094 317 665
PO Box 6186, North Sydney NSW 2060
www.pepper.com.au

Pepper Finance Corporation Limited

ABN 51 094 317 647
PO Box 6186, North Sydney NSW 2060
www.pepper.com.au

Perpetual Ltd

ACN 000 431 827
Level 6, 123 Pitt Street, Sydney NSW 2000
www.perpetual.com.au

Perpetual Trustee Company Limited

ABN 42 000 001 007
Level 12, 123 Pitt Street, Sydney NSW 2000
www.perpetual.com.au

Perpetual Trustee Victoria Limited

ABN 47 004 027 258
Level 28, 360 Collins Street, Melbourne VIC 3000
www.perpetual.com.au

RedZed Lending Solutions Pty Ltd

ABN 31 123 588 527
Australian Credit Licence 311128
GPO Box 1693, Melbourne VIC 3000
P: 1300 722 462
www.redzed.com.au

Resimac Limited

ABN 67 002 997 935
Level 9, 45 Clarence Street, Sydney NSW 2000
www.resimac.com.au

Macquarie Securitisation Limited

ACN 003 297 336
Australian Credit Licence 237863
1 Shelley Street, Sydney NSW 2000
www.macquarie.com

In this Notice, the "Insurer, Lenders Mortgage Insurer or LMI" means each of the following organisation and their respective successors and assigns and companies that are part of the same group of companies:

Genworth Financial Mortgage Insurance Pty Ltd

ABN 60 106 974 305
Level 26, 101 Miller Street, North Sydney NSW 2060
www.genworth.com.au

QBE Lenders' Mortgage Insurance Limited

ABN 70 000 511 071
level 21, 50 Bridge Street, Sydney NSW 2000
www.qbelmi.com.au

First American Title Insurance Company of Australia Pty Ltd

ABN 64 075 279 908
PO Box Q1465, QVB Post Office NSW 1230
www.firsttitle.com.au

IMPORTANT INFORMATION

The Manager, funder, service provider and Insurer will make an assessment based on the requirements and objectives, income and expenses which you have provided to us. You should check carefully that the information provided is accurate and up-to-date and doesn't leave out any material details which may impact your ability to meet the payment requirements in the credit contract for which you have applied. This includes any foreseeable changes to your circumstances that may otherwise impact on your ability to meet your contractual obligations.

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is correct
2. All customer(s), debtor(s) and guarantors acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Disclosure Statement and the nomination of address for notices).
3. I/We authorise the Manager, funder, service provide and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy Consent.

Do you require financial or legal advice?

Yes No

Resimac may provide your personal information to organisations that provide financial or insurance services. Please indicate if you do not want Resimac to provide this service to you:

Yes No

Applicant(s) / Guarantor(s) Acknowledgement and Consent

Signature (Applicant 1)

Name in print

Date (DD/MM/YY): / /

Signature (Applicant 2)

Name in print

Date (DD/MM/YY): / /

Signature (Guarantor 1)

Name in print

Date (DD/MM/YY): / /

Signature (Guarantor 2)

Name in print

Date (DD/MM/YY): / /