

PLATINUM BROKERAGE GROUP - APPLICATION FORM



☐ Principal increase

☐ New application (stand alone deal)

☐ Pre-approval (property yet to be determined)

☐ Variation

Personal details

Applicant 1

☐ Borrower ☐ Guarantor (please tick one only)

☐ Company director ☐ Trustee of trust (please tick if applicable)

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Surname

First name

Middle name/s

Any other names known by (if not applicable insert "none")

Date of birth Gender ☐ Female ☐ Male

Driver's licence no.

Expiry date / / Marital status

Residential address (not PO Box)

Suburb State

Postcode Years there

☐ Remote area (tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)

Previous address (if current less than 2 years) Years there

Suburb State Postcode

Mailing address after settlement (if different from above)

Suburb State Postcode

Do you ☐ rent ☐ own ☐ mortgage ☐ board

Telephone (home) Telephone (work)

Mobile Fax

Email address

Spouse's name

Mother's maiden name

Name of friend or relative not living with you

Relationship

Friend or relative's phone number

No. of dependants (please advise ages)

Country of citizenship

Personal details

Applicant 2

☐ Borrower ☐ Guarantor (please tick one only)

☐ Company director ☐ Trustee of trust (please tick if applicable)

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Surname

First name

Middle name/s

Any other names known by (if not applicable insert "none")

Date of birth Gender ☐ Female ☐ Male

Driver's licence no.

Expiry date / / Marital status

Residential address (not PO Box)

Suburb State

Postcode Years there

☐ Remote area (tick here if you live more than 250 km from the nearest urban centre with a population of more than 2,500)

Previous address (if current less than 2 years) Years there

Suburb State Postcode

Mailing address after settlement (if different from above)

Suburb State Postcode

Do you ☐ rent ☐ own ☐ mortgage ☐ board

Telephone (home) Telephone (work)

Mobile Fax

Email address

Spouse's name

Mother's maiden name

Name of friend or relative not living with you

Relationship

Friend or relative's phone number

No. of dependants (please advise ages)

Country of citizenship

PAYG Employment details *(if applicable)* **Applicant 1**

Name of current Employer	Employer ABN
<input type="text"/>	<input type="text"/>
Contact Name	Contact Number
<input type="text"/>	<input type="text"/>
Occupation	
<input type="text"/>	
Start Date	Employment status
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
	Full Time Part-time
	Casual Other
Address of current Employer	
<input type="text"/>	

If less than 3 years, previous employer/s

<input type="text"/>
Occupation
<input type="text"/>
Length of service
<input type="text"/>
Address of Previous Employer
<input type="text"/>

PAYG Employment details *(if applicable)* **Applicant 2**

Name of current Employer	Employer ABN
<input type="text"/>	<input type="text"/>
Contact Name	Contact Number
<input type="text"/>	<input type="text"/>
Occupation	
<input type="text"/>	
Start Date	Employment status
<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/>
	Full Time Part-time
	Casual Other
Address of current Employer	
<input type="text"/>	

If less than 3 years, previous employer/s

<input type="text"/>
Occupation
<input type="text"/>
Length of service
<input type="text"/>
Address of Previous Employer
<input type="text"/>

Self employment details *(if applicable)*

Name of business	<input type="text"/>	ACN/ABN	<input type="text"/>
Nature of business	<input type="text"/>	ABN registration date	<input type="text"/> / <input type="text"/> / <input type="text"/>
Telephone	<input type="text"/>	Facsimile	<input type="text"/>
Email address	<input type="text"/>		
Name of accountant's firm	<input type="text"/>	Name of accountant	<input type="text"/>
Telephone	<input type="text"/>	Email address	<input type="text"/>
Accountant's Address	<input type="text"/>		

Trust/SMSF Details *(if applicable) All trustees of a trust must be a borrower to the loan and complete the individual Personal Details section.*

Full name of Trust/SMSF	<input type="text"/>
Type of Trust/SMSF	<input type="text"/>
Trust/SMSF's business activity/purpose	<input type="text"/>
Full name of each beneficiary or provide details of the membership class/es <i>(if there are more beneficiaries provide details on a separate sheet)</i>	
1. <input type="text"/>	3. <input type="text"/>
2. <input type="text"/>	4. <input type="text"/>

Note:

- **Individual trustees must complete the individual Personal Details section.**
- **Corporate trustees must complete the Corporate Details section as well as the Personal Details section for all directors.**

Corporate details *(if applicable) Complete if loan is to be in company name or is a corporate trustee*

<input type="checkbox"/> Borrower	<input type="checkbox"/> Guarantor <i>(please tick one only)</i>	Type of company	<input type="checkbox"/> Ltd	<input type="checkbox"/> Pty Ltd	<input type="checkbox"/> Other
Full name as registered with ASIC			ACN/ABN		
Business activity		Telephone		Email	
Registered address					
Suburb		State		Postcode	
Principal place of business (if different from registered address)					
Suburb		State		Postcode	

Note: Each and every director of a corporate borrower must complete the individual Personal Details section.

Provide details of ALL individuals who are beneficial owners through one or more shareholdings of more than 25% of the company's issued capital

Shareholder 1. Full name		Residential address (not PO Box)	
		State	Postcode Country
Shareholder 2. Full name		Residential address (not PO Box)	
		State	Postcode Country

Financial Details

Monthly Income				Monthly Expenditure	
				<i>Where an expense will cease as part of this application, tick the box</i>	
Income				Mortgages	
Name	Before tax	and /or	After tax	Organisation / Secured Party	Repayment
	\$		\$		\$ <input type="checkbox"/>
	\$		\$		\$ <input type="checkbox"/>
	\$		\$		\$ <input type="checkbox"/>
	\$		\$		\$ <input type="checkbox"/>
Dividends				Other Loans/debts (including leases or hire purchase)	
Name of Company		Amount		Organisation / Secured Party	Repayment
		\$			\$ <input type="checkbox"/>
		\$			\$ <input type="checkbox"/>
		\$			\$ <input type="checkbox"/>
Rental Income					\$ <input type="checkbox"/>
Address		Gross Weekly Rental Amount		Credit/Store card/s	Repayment
		\$			\$ <input type="checkbox"/>
		\$			\$ <input type="checkbox"/>
		\$			\$ <input type="checkbox"/>
		\$			\$ <input type="checkbox"/>
Other Income				Other Expenses	Total
Centrelink/Government Benefits:				Rent	\$ <input type="checkbox"/>
Benefit Type		\$		General Insurance(s)	\$
		\$		Child Support	\$
		\$		Other regular expenses:	\$
		\$		Basic Living expenses	\$
		\$		Other Living expenses	\$
Total monthly income		\$		Total monthly commitments	\$

FINANCIAL POSITION

Assets - the things you own		Liabilities - the money you owe				
<i>Where an asset is owned jointly, tick the box</i>		<i>Where a debt is to be repaid as part of this application, tick the box</i> <i>Where a debt is a Joint debt, tick the box</i>				
Real estate assets		Mortgages				
Address	Value	Organisation / Secured Party	Applicant	Current Limit	Amount Owing	
<input type="checkbox"/>	\$			\$	\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$			\$	\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$			\$	\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$			\$	\$ <input type="checkbox"/>	
Total of real estate	\$	Total of mortgages			\$	
Motor Vehicle/s	Value	Other Loans <i>(including leases or hire purchase)</i>				
		Organisation/ Secured Party	Applicant	Loan Type	Original Limit	Amount Owing
<input type="checkbox"/>	\$				\$	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$				\$	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$				\$	\$ <input type="checkbox"/>
Total of motor vehicle/s	\$				\$	\$ <input type="checkbox"/>
Investments / Shares	Value				\$	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$				\$	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$				\$	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$				\$	\$ <input type="checkbox"/>
<input type="checkbox"/>	\$				\$	\$ <input type="checkbox"/>
Total of investments / shares	\$	Total of other loans			\$	
Other assets	Value	Other debts			Total	
Home Contents	\$	Description		Applicant	Amount owing	
Work Tools	\$				\$ <input type="checkbox"/>	
Superannuation	\$				\$ <input type="checkbox"/>	
Life Insurance	\$				\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$				\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$				\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$				\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$	Tax Liability			\$ <input type="checkbox"/>	
Total of other assets	\$	Total of other debts			\$	
Accounts		Credit / Store card/s				
Organisation	Value	Organisation	Credit limit		Amount owing	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
<input type="checkbox"/>	\$		\$		\$ <input type="checkbox"/>	
Total of accounts	\$	Total of credit/store cards			\$	
Total value of assets	\$	Total value of liabilities			\$	

Net Position **\$**

I/We warrant that the information above includes a true and complete list of all security interests granted by me/us in favour of secured parties other than the Bank.

Security property details *First property*

☐ Investment ☐ Owner occupied *(please tick one only)*

Address of property

Suburb

State

Postcode

☐ Detached house ☐ Duplex ☐ Townhouse ☐ Semi detached ☐ Unit ☐ Land ☐ Other

Purchase price *(if purchase only)*

\$

OR Estimated market value *(if refinancing only)*

\$

Name/s to be placed on title

Land size *(if >2ha)*

Construction contract amount

\$

Additional construction costs

\$

Total construction costs

\$

Contact details to arrange valuation/access: Name

Telephone

Mobile

Security property details *Second property*

☐ Investment ☐ Owner occupied *(please tick one only)* ☐ Family guarantee¹ *(please tick if applicable)*

Address of property

Suburb

State

Postcode

☐ Detached house ☐ Duplex ☐ Townhouse ☐ Semi detached ☐ Unit ☐ Land ☐ Other

Purchase price *(if purchase only)*

\$

OR Estimated market value *(if refinancing only)*

\$

Name/s to be placed on title

Land size *(if >2ha)*

Construction contract amount

\$

Additional construction costs

\$

Total construction costs

\$

Contact details to arrange valuation/access: Name

Telephone

Mobile

Solicitor/conveyancer details *If Applicable*

Firm name

Contact name

Please print

DX number

Telephone

Facsimile

Mailing address

Suburb

State

Postcode

Email

Settlement date

/ /

Finance due date

/ /

Loan Options

☐ **Package** ☐ **No Package** ☐ **Not Applicable** ☐ **Credit Card** *if preferred* **Credit Limit**

\$

Loan type		Loan amount	Repayment type
Account 1	<input type="checkbox"/> Variable rate Fixed rate (select term below) <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	Limit \$ <input type="text"/>	<input type="checkbox"/> Interest only (5 years) <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Line of Credit <input type="checkbox"/> 100% Offset
Account 2	<input type="checkbox"/> Variable rate Fixed rate (select term below) <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	Limit \$ <input type="text"/>	<input type="checkbox"/> Interest only (5 years) <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Line of Credit <input type="checkbox"/> 100% Offset
Account 3	<input type="checkbox"/> Variable rate Fixed rate (select term below) <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	Limit \$ <input type="text"/>	<input type="checkbox"/> Interest only (5 years) <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Line of Credit <input type="checkbox"/> 100% Offset
Account 4	<input type="checkbox"/> Variable rate Fixed rate (select term below) <input type="checkbox"/> 1 year <input type="checkbox"/> 2 years <input type="checkbox"/> 3 years <input type="checkbox"/> 4 years <input type="checkbox"/> 5 years	Limit \$ <input type="text"/>	<input type="checkbox"/> Interest only (5 years) <input type="checkbox"/> Principle & Interest <input type="checkbox"/> Line of Credit <input type="checkbox"/> 100% Offset

Applicant declaration authority and acknowledgement

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years?

☐ NO ☐ YES (Please specify)

Have you, or the co-applicant, ever had a judgement entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors?

☐ NO ☐ YES (Please specify)

☐ Remote area (tick here if any applicant lives more than 250 km from the nearest urban centre with a population of more than 2,500).

Are you a Guarantor for any other loan? ☐ NO ☐ YES (If YES provide details)

Do you foresee any material changes to your expenses that will decrease your ability to meet your obligations under this loan contract in the reasonable foreseeable future? (e.g. interest only period finishing, honeymoon rate period ending, balloon payments, changes to family circumstances, etc.)

☐ NO ☐ YES (If YES provide details)

Joint borrower nomination form

Each borrower is separately entitled to receive a copy of any notice or other document under the National Credit Code.

By signing below, you give up the right to be provided with information direct from the Lender or Bank and nominate one of you to receive this information.

Nomination

We nominate (full name of person nominated)

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

Please note: Any Borrower who has signed this form can advise the Lender or Bank at any time in writing that they wish to cancel their nomination. Following any cancellation, the Lender or Bank will from then on provide each joint Borrower with their own separate copy of any notice or other document under the National Credit Code.

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

Address

Suburb

State

Postcode

Email

Borrower 1 name

Please print

Borrower 1 signature

X

Borrower 2 name

Please print

Borrower 2 signature

X

Declaration as to purpose of credit for your mortgage (For investment/business loans only)

This declaration must be signed by all Borrowers for it to be effective. I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for:

- business purposes; or
- investment purposes other than investment in residential property.

IMPORTANT: YOU SHOULD **ONLY** SIGN THIS DECLARATION IF THIS LOAN IS WHOLLY OR PREDOMINANTLY FOR:

- BUSINESS PURPOSES; OR
- INVESTMENT PURPOSES OTHER THAN INVESTMENT IN RESIDENTIAL PROPERTY.

BY SIGNING THIS DECLARATION YOU MAY LOSE YOUR PROTECTION UNDER THE NATIONAL CREDIT CODE.

Borrower 1 signature	<input type="text" value="X"/>	Borrower signature 2	<input type="text" value="X"/>
Borrower 1 name	<input type="text" value="Please print"/>	Borrower 2 name	<input type="text" value="Please print"/>
Date	<input type="text" value="/ /"/>	Date	<input type="text" value="/ /"/>

Accountants Details

Firm name	<input type="text"/>	Contact name	<input type="text" value="Please print"/>
DX number	<input type="text"/>	Telephone	<input type="text"/>
		Facsimile	<input type="text"/>
Mailing address	<input type="text"/>		
Suburb	<input type="text"/>	State	<input type="text"/>
		Postcode	<input type="text"/>
Email	<input type="text"/>		

I / We hereby authorise Platinum Brokerage Group to obtain financial reports, tax returns and supporting documents from my / our accountant for all my / our entities.

Applicant 1 name	<input type="text" value="X"/>	Applicant 2 name	<input type="text" value="X"/>
Applicant 1 signature	<input type="text" value="Please print"/>	Applicant 2 signature	<input type="text" value="Please print"/>

Customer/s Goals, Objectives and Additional information

<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"/>

Open and transparent management of personal information

We will manage personal information, including credit information, in an open and transparent manner. In doing so, we ensure that individuals are notified at the time of collecting their personal information:

- what type of personal information is being collected;
- who that personal information will be disclosed to; and
- how we use that personal information.

We have appointed a Privacy Compliance Officer, who will deal with any queries regarding access to or correction of personal information or any privacy related complaints. We ensure all our employees are trained at regular intervals to ensure they understand our obligations under the *Privacy Act*, including the Australian Privacy Principles.

We regularly update our privacy policy and will provide a copy of our privacy policy free of charge on request and in a suitable format.

Anonymity and pseudonymity

Generally we are not able to deal with customers who do not wish to identify themselves. However, where possible and appropriate we will provide information of a general nature to unidentified individuals.

Collection of personal information

We collect personal information for the following purposes:

- arranging and assessing an application for credit;
- managing credit;
- providing individuals with the products or services they have requested;
- managing our relationship with individuals;
- protecting individuals and ourselves from error or fraud; or
- complying with regulatory requirements.

We may collect sensitive information from individuals when they apply for an insurance related product.

We only collect sensitive information directly from the individual and with the individual's consent.

We may also collect sensitive information when it has been provided as part of a loan application. Any sensitive information that is collected in this way is only used for the purpose for which it is provided, and is collected with the individual's consent.

Where possible, we collect personal information directly from the individual.

Unsolicited personal information

If we received unsolicited personal information we will determine whether we could have collected that personal information by lawful and fair means, and whether it is related to one of the purposes of collecting personal information above. We will do this by looking at our relationship with the individual and whether the personal information relates to our relationship with them.

If we could not have collected the personal information by lawful and fair means, or the personal information does not relate to one of our purposes for collecting the personal information, we will destroy the personal information.

Notification of the collection of personal information

When we first collect personal information from an individual we will notify them that we have collected their personal information. We will require the individual to sign a notification and consent form detailing how we will use and disclose their personal information.

This notification will provide the individual with information about:

- the purposes of the collection of their personal information and credit information;
- those entities that we usually disclose personal information or credit information to;
- what happens if the individual chooses not to provide us with personal information;
- direct marketing that may be undertaken by us or any related companies;
- when we are required to collect personal information under an Australian law, such as the *National Consumer Credit Protection Act (Cth) 2009* or the *Anti-Money Laundering and Counter Terrorism Financing Act (Cth) 2006*;
- our privacy policy and where it can be found; or
- any disclosure of personal information that we make to an overseas entity.

If we know that as part of our relationship with the individual we will disclose their personal information to another identifiable entity, such as a specific lender, we will notify the individual of the following matters at the time we first collect their personal information:

- the identity and contact details of that organisation;
- why their information may be disclosed to the organisation.

Use or disclosure of personal information

The purpose of collecting an individual's personal information will be outlined in the notification and consent received by the individual.

If during our relationship with the individual we wish to use an individual's personal information for an additional purpose, we will obtain their consent unless the purpose is related to the primary purpose or we are permitted under law to do so.

Direct marketing

We notify individuals at the time of collecting their personal information that their personal information will be used by us and any associated businesses for the purposes of direct marketing.

In all our direct marketing communications we will provide a prominent statement about how an individual can elect not to receive direct marketing. If the direct marketing communication is an email we will provide an 'unsubscribe' function within the email.

We will keep appropriate records to ensure those individuals that have made requests not to receive direct marketing communications do not receive them. We do not apply a fee to unsubscribe from direct marketing communications.

We do not sell personal information. We do not use sensitive information for the purposes of direct marketing.

If we purchase personal information for the purposes of direct marketing we will conduct appropriate due diligence to ensure appropriate consents from the individuals have been obtained.

Cross-border disclosure of personal information

We do not disclose personal information overseas.

We may use cloud storage and IT servers that may be located overseas to store the personal information we hold.

Adoption, use or disclosure of government related identifiers

We do not use government related identifiers to identify individuals.

We may receive tax file numbers in the course of assessing an application for credit; however, we do not use or disclose tax file numbers for any purpose.

Quality of personal information

We rely on individuals to help us to ensure that their personal information is accurate, up-to-date and complete.

If we become aware that personal information is inaccurate, out-of-date or incomplete, such as when mail is returned, we will update our systems accordingly.

Security of personal information

We hold personal information on secure IT systems. All IT systems are appropriately updated with passwords, virus scanning software and firewalls when needed.

Any paper records are only accessible to employees and others as they are needed. Any paper records are held within an office that is locked and security protected at night.

We will usually destroy personal information that is held electronically and in paper form seven years after our relationship with the individual ends. We will do this by shredding paper copies and deleting electronic records containing personal information about the individual or permanently de-identifying the individuals within those records.

Access to personal information

Individuals may request access to any personal information that we hold about them. We will not charge an individual for requesting access to their personal information.

We will verify the individual's identity prior to disclosing any personal information.

When an individual requests access to their personal information we will conduct a search of our customer relationship database. This search will also indicate if there are any paper records that contain personal information.

We will not give access to the personal information that we hold about an individual where it is unreasonable or impracticable to provide access, or in circumstances where the request would likely:

- pose a serious threat to the life, health or safety of any individual, or to public health or public safety;
- unreasonably access the privacy of other individuals;
- be frivolous or vexatious;
- relate to anticipated legal proceedings, and the correct method of access to personal information is by the process of discovery in those legal proceedings;
- reveal the intentions of the entity in relation to negotiations with the individual in such a way as to prejudice those negotiations;
- be unlawful or in breach of an Australian law;
- prejudice the taking of appropriate action in relation to a matter where unlawful activity or misconduct that relates to our functions or activities;
- prejudice an enforcement related activities of an enforcement body (such as ASIC); or
- reveal commercially sensitive information.

When we receive a request for access we will usually respond to the individual with 7 days. However, depending on the nature of the request we may provide the personal information when the request is made.

If the individual is requesting a large amount of personal information or the request cannot be dealt with immediately, then after we have investigated the request for access we will advise the individual what personal information we hold and provide details of that personal information.

We will comply with all reasonable requests by an individual to provide details of the personal information that we hold in the requested format.

If we do not provide access to the information we will provide written reasons setting out why we do not believe we need to provide access. We will also advise the individual they can access our Internal Dispute Resolution (IDR) and External Dispute Resolution (EDR) schemes if they are dissatisfied with a decision not to provide access to personal information.

Correction of personal information

If we hold personal information about an individual and we are reasonably satisfied that the information is inaccurate, out of date, incomplete, irrelevant or misleading, or we receive a request to correct the information, we will take reasonable steps to correct the information.

If we correct personal information that we have previously disclosed, we will take reasonable steps to notify the entity to which we disclosed the information of the correction. We may not always make corrections to an individual's personal information. When we do not make requested corrections, we will provide reasons for our refusal to make the correction and provide details of our IDR and EDR procedures.

If, after notifying the individual of our refusal to correct personal information, the individual requests us to issue a statement on the record that contains the personal information; we will take reasonable steps to do so.

Applicant's signature

Acknowledgement and applicants' declaration

By signing below, you acknowledge and agree that:

- the details you have supplied in this application are true and correct and provided for the purpose of enabling the Lender to determine whether to grant you a loan and you are aware that the Lender is relying on the information you provide;
- the submission of this application does not imply any acceptance by the Lender to grant you a loan and a decision to make a loan is at the Lenders discretion;
- if the Lender approves your application for credit and the Lender's Mortgage Insurers approve the application for insurance, this agreement and privacy consent remains in force until the credit facility covered by the borrowers' application ceases;
- The Lender may verify the statements made in this application from any source named in this application;
- you undertake that you will not knowingly do anything to put the Lender in breach of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006, rules and other subordinate instruments (AML/CTF Laws). You undertake to notify the Lender, if you are aware of anything that would put the Lender in breach of AML/CTF Laws;
- if requested, undertake to provide additional information and assistance and comply with all reasonable requests to facilitate the Lender's compliance with AML/CTF Laws in Australia or an equivalent overseas jurisdiction;
- you undertake that you are not aware and have no reason to suspect that:
 - the money used to fund the loan is derived from or related to money laundering, terrorism financing or similar activities (Illegal Activities); and
 - proceeds of investment made in connection with this loan will fund illegal activities.
- if you have provided your email, telephone or mobile phone details, the Lender may communicate with you electronically including providing updates, reminders and marketing information;
- If a name has been completed in the "Joint Borrower Nomination" section, you acknowledge and agree to make this nomination;
- confirm that you have read and agree to the Privacy Consent and authorise the Lender, AGS and the Lender's Mortgage Insurer to collect, use and exchange your information in the ways indicated, including direct marketing;
- that by applying for a Package and completing the "package" section, you are requesting a Macquarie credit card be included with your mortgage;
- if you have applied for a Credit Card Account, Applicant 1 confirms that:
 - you are liable for all debts incurred by a holder of an additional card on your account;
 - this application is for personal use;
 - you will give prompt notice of any changes in your financial details, including annual income and regular expenses. You acknowledge that we relies on this information being kept up to date and complete; and
- you do not know of any changes, other than those disclosed above that are likely to occur in the reasonably foreseeable future, that would have a negative impact on your financial position or credit rating, or affect your ability to meet your obligations under the loan contract and/or Bank Credit Card.
- **you declare that all of the information provided as part of this application is true and correct even if the information is not in your handwriting.**

Dated the day of

Applicant 1 name

Applicant 1 signature

Applicant 2 name

Applicant 2 signature

Guarantor 1 name

Guarantor 1 signature

Guarantor 2 name

Guarantor 2 signature

To be signed by each Applicant and each Guarantor. Attention is drawn to the fact that if any false information or statements have been made in this application, the applicants may be made subject to: (i) A penalty of imprisonment and/or fine (ii) Requirement to pay the full loan amount immediately on demand. The disclaimer on this page applies to all pages of this document in whole or in part.

AML-CTF Customer ID Checklist

Completion of the next two pages is mandatory.

The introduction of the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF) requires additional identification information from customers.

The following checklist **must** be completed by the **customer (you or your introducer)**.

Please note: The processing of your application may be delayed where you, or your introducer do not provide this completed checklist and adequate identification documents.

Individuals (including Guarantors, Company Directors)

Please confirm the following has been completed on the application (**completion is mandatory**) and identification documents provided from either **A** or **B**.

Applicant 1

- ☐ full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
- ☐ a current Australian driver's licence containing a photograph of the person, or
 - ☐ an Australian passport not expired for 2 years or more, or
 - ☐ a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation*** – an original or **certified** copy of the following:
- ☐ a foreign government, United Nations or United Nations agency issued passport.

Applicant 2

- ☐ full name, date of birth and residential address (cannot be P.O Box), client's occupation or other business activities.
- A** An original or **certified** copy of one of the following:
- ☐ a current Australian driver's licence containing a photograph of the person, or
 - ☐ an Australian passport not expired for 2 years or more, or
 - ☐ a current identification card issued by a state or territory that contains the date of birth and photograph of the card holder.
- B** **Foreign Documentation*** – an original or **certified** copy of the following:
- ☐ a foreign government, United Nations or United Nations agency issued passport.

***Where the document is not in English it must be accompanied by an English translation prepared by an accredited translator.**

Please note: You **must** include correctly **certified copies** of the identification documents with the application form where the introducer is not an authorised agent of the Lender to sight identity documents or where the introducer does not sight original identification documents'. (refer to 'How to provide Certified Documents' – page 13 of application).

Company (Company Directors are to complete the individual's section)

Please confirm the following details have been completed on the application form: (**completion is mandatory**)

- ☐ company type confirmation
- ☐ full name of the company as registered by ASIC
- ☐ the ACN issued to the company
- ☐ the full address of the company's registered office
- ☐ the full address of the company's principal place of business
- ☐ the names of each director of the company (all company directors must be a party to the loan)
- ☐ the nature of the company's business activity
- ☐ the name and address of each beneficial owner (>25% of issued capital).

Trusts (all trustees of a trust must be borrower or guarantor to the loan and detailed on the loan application)

Please confirm the following details have been completed on the application form: (**completion is mandatory**)

- ☐ the full name of the trust
- ☐ the type of trust
- ☐ country where trust was established
- ☐ trust's business activity/purpose
- ☐ full name of each beneficiary.

For all trusts provide:

- ☐ a **certified** copy or **certified** extract of the trust deed.

Note: If the trustee is an individual please complete the individual's section or if the trustee is a company, please complete the company section.

AML – CTF Declaration to be completed by the customer (you or your introducer)

I, the undersigned, confirm and declare that all of the information on this checklist and certified copies of all documentation provided are true and correct.

Applicant 1

Signature

Name

Date

Applicant 2

Signature

Name

Date

AML – CTF Identification Declaration (to be completed by the loan introducer)

I,

confirm and declare that I have personally interviewed

and have sighted the following original identification documents:

Please list documents (tick relevant document)

- ☐ A current Australian driver's licence containing a photograph of the person
- ☐ An Australian passport not expired for 2 years or more
- ☐ A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- ☐ A foreign government, United Nations or United Nations agency issued passport
- ☐ Any other Lender approved identification (Please specify):

Was a face-to-face interview conducted?

- ☐ Yes
- ☐ No. Please specify reason and method for identification

Place identification made (town/suburb and state)

Date identification made

and have sighted the following original identification documents:

Please list documents (tick relevant document)

- ☐ A current Australian driver's licence containing a photograph of the person
- ☐ An Australian passport not expired for 2 years or more
- ☐ A current identification card issued by a state or territory that contains the date of birth and photograph of the card holder
- ☐ A foreign government, United Nations or United Nations agency issued passport
- ☐ Any other Lender approved identification (Please specify):

Was a face-to-face interview conducted?

- ☐ Yes
- ☐ No. Please specify reason and method for identification

Place identification made (town/suburb and state)

Date identification made

For Western Australian and South Australian mortgagors, Landgate requires a face-to-face interview to be conducted. Where a face-to-face interview was NOT conducted there must be sufficient or compelling reasons, which are to be captured above. The Lender reserves its rights to not accept the reasons, where deemed unsatisfactory.

Signature

Date

How to provide Certified Documents

To complete the customer identification process under Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (AML/CTF), certified copies of customer identification documents must be provided.

In order for documents to meet the certification requirements, a copy must be clearly authorised as a true copy of the original by an appropriate person. Each certified copy document must be certified separately and must show clearly:

- the words "certified true copy of the original";
- the signature of the certifying officer; and
- the name, address, contact telephone number, provider/registration number (if applicable) and profession of the certifying officer, legibly printed below the signature.

Persons who may certify documents for the Lender include:

- (1) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described);
- (2) a judge of a court;
- (3) a magistrate;
- (4) a chief executive officer of a Commonwealth court;
- (5) a registrar or deputy registrar of a court;
- (6) a Justice of the Peace;
- (7) a notary public (for the purposes of the Statutory Declaration Regulations 1993);

- (8) a police officer;
- (9) an agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public;
- (10) a permanent employee of the Australian Postal Corporation with 2 or more years of continuous service who is employed in an office supplying postal services to the public;
- (11) an Australian consular officer or an Australian diplomatic officer (within the meaning of the Consular Fees Act 1955);
- (12) an officer with 2 or more continuous years of service with one or more financial institutions (for the purposes of the Statutory Declaration Regulations 1993);
- (13) a finance company officer with 2 or more continuous years of service with one or more finance companies (for the purposes of the Statutory Declaration Regulations 1993);
- (14) an officer with, or authorised representative of, a holder of an Australian financial services licence, having 2 or more continuous years of service with one or more licensees.
- (15) a member of the Institute of Chartered Accountants in Australia, CPA Australia or the National Institute of Accountants with 2 or more years of continuous membership.
- (16) Limited agents specifically appointed by the Lender to verify identity on behalf of the Lender.