

Loan Application Form

Ph: 1300 722 584 / Fax: 1300 553 584 / Email: acumenloans@internode.on.net

PERSONAL DETAILS											
1	Surname: Mr / Mrs / Miss / Ms			2	Surname: Mr / Mrs / Miss / Ms						
Full Given Name			Full Given Name								
Other Names commonly known by (if any)			Other Names commonly known by (if any)								
Marital Status		Number of Dependants	Ages of Dependents		Marital Status		Number of Dependants	Ages of Dependents			
HOME PHONE		WORK		MOBILE		HOME PHONE		WORK		MOBILE	
Email Address:				FAX							
Date of Birth / /		Drivers Licence No.		Exp. Date		Date of Birth / /		Drivers Licence No.		Exp. Date	
Are you a Permanent Australian Resident? YES NO						Are you a Permanent Australian Resident? YES NO					
CURRENT HOME ADDRESS						CURRENT HOME ADDRESS					
Postcode						Years/Months					
Current Residential Status (Rent / Home Owner / Home Mortgage / Board / Other)						Current Residential Status (Rent / Home Owner / Home Mortgage / Board / Other)					
ADDRESS AFTER SETTLEMENT						ADDRESS AFTER SETTLEMENT					
Postcode						Years/Months					
PREVIOUS ADDRESS						PREVIOUS ADDRESS					
Postcode						Years/Months					

EMPLOYMENT / INCOME DETAILS											
1	Occupation			2	Occupation						
Present Employer			Present Employer								
Address		Telephone No.		Address		Telephone No.					
INCOME \$			per Week / Month / Annum			INCOME \$			per Week / Month / Annum		
Permanent / Casual / Part-time / Self-Employed						Permanent / Casual / Part-time / Self-Employed					
Length of Service (Years & Mths)		OVERTIME / PENALTY TIME				Length of Service (Years & Mths)		OVERTIME / PENALTY TIME			
DETAILS OF OTHER INCOME (e.g. rental Income, etc.)						DETAILS OF OTHER INCOME (e.g. rental Income, etc.)					
Previous Employer (if current less than 2 years)			Length of Service (Years & Mths)			Previous Employer (if current less than 2 years)			Length of Service (Years & Months)		
Address		Telephone No.		Address		Telephone No.					

DETAILS OF TYPE OF LOAN			Purpose of Loan	Amount	Date Loan Required
Principal & Interest <input type="checkbox"/>	Fixed Rate <input type="checkbox"/>	25 yr <input type="checkbox"/>	Personal <input type="checkbox"/> Investment <input type="checkbox"/>	\$ <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Interest Only <input type="checkbox"/>	Variable Rate <input type="checkbox"/>	30yr <input type="checkbox"/>		\$ <input type="text"/>	
	Fixed <input type="checkbox"/>	For <input type="checkbox"/> yrs then variable			

Fund Summary (complete as required)			
Established Home	Building	Variation/Refinance/ Other	Split Facility
Price: \$ <input type="text"/>	Price: \$ <input type="text"/>	Property Value: \$ <input type="text"/>	Facility at the Variable Rate: \$ <input type="text"/>
Estimated Costs: \$ <input type="text"/>	Estimated Costs: \$ <input type="text"/>	Loan(s) outstanding: \$ <input type="text"/>	Facility at the Fixed Rate: \$ <input type="text"/>
Total: \$ <input type="text"/>	Total: \$ <input type="text"/>	Additional amounts: \$ <input type="text"/>	Loan required: \$ <input type="text"/>
Your Contribution: \$ <input type="text"/>	Your Contribution: \$ <input type="text"/>	Loan required: \$ <input type="text"/>	
Loan required: \$ <input type="text"/>	Loan required: \$ <input type="text"/>		

PROPERTY OFFERED AS SECURITY FOR THIS LOAN	PROPERTY OFFERED AS SECURITY FOR THIS LOAN
Security Address: <input type="text"/>	Security Address: <input type="text"/>
Names to be registered on Title: <input type="text"/>	Names to be registered on Title: <input type="text"/>
Usage: <input type="checkbox"/> Presently Occupied by applicant <input type="checkbox"/> To be occupied by applicant	Usage: <input type="checkbox"/> Presently Occupied by applicant <input type="checkbox"/> To be occupied by applicant
<input type="checkbox"/> Vacant <input type="checkbox"/> To be leased <input type="checkbox"/> Leased for <input type="text"/> yrs	<input type="checkbox"/> Vacant <input type="checkbox"/> To be leased <input type="checkbox"/> Leased for <input type="text"/> yrs
Zoning: <input type="text"/>	Zoning: <input type="text"/>
Volume No: <input type="text"/> Folio Number: <input type="text"/>	Volume No: <input type="text"/> Folio Number: <input type="text"/>
Person to contact for Valuer's acces to this property: <input type="text"/>	Person to contact for Valuer's acces to this property: <input type="text"/>
Contact Numbers: WK.....A/HRS.....	Contact Numbers: WK.....A/HRS.....

PROPERTY INSURANCE. Name of company.....
 Policy No..... Sum insured \$..... Exp Date.....

NAME OF CONVEYANCER / SOLICITOR:
 Contact Name / Company
 Phone Contact Details Fax.....

CHEQUE ACCOUNT FROM WHICH LOAN REPAYMENTS WILL BE MADE:
 Account Name..... Bank BSB No.....
 Account Number..... Branch Address.....

ASSETS		LIABILITIES		
Property	Estimated Value \$	Existing Home Loan Bank	Monthly Payments \$	Total Loan Outstanding \$
Other Property	\$	Other Loans	\$	\$
Other Property:	\$	Other Loans	\$	\$
Bank Balances (Bank details):	\$	Other Loans	\$	\$
Bank Balances (Bank details):	\$	Credit Card	Limit \$	\$
Motor Vehicle (Make / Model / Year)	\$	Credit Card	Limit \$	\$
Other Motor Vehicles/Boat/Caravan etc:	\$	Credit Card	Limit \$	\$
Value of Business, Goodwill, Stock:	\$	Credit Card	Limit \$	\$
Investments, Shares, Superannuation:	\$	Other	\$	\$
Contents / Furniture (insured value):	\$	Other	\$	\$
Other Assets:	\$	Other	\$	\$
TOTAL	\$	TOTAL	\$	\$

BORROWING HISTORY

1. Has legal action been instituted against you for default under any credit contract within the last 5 years?	NO () YES ()
2. Is there any unsatisfied judgement entered into any Court against you, your spouse or any company of which you or your spouse are or were a shareholder or officer?	NO () YES ()
3. Have you ever had a judgement entered, or a conviction recorded against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme or arrangement with creditors?	NO () YES ()
4. Have you or your spouse ever been shareholders or officers of any company of which a manager receiver and/or liquidator has been appointed?	NO () YES ()
5. Has any application in respect of this loan been submitted by you (or other person) to any other lender?	NO () YES ()
Details of any adverse Credit History listings:	

I/We hereby apply for credit. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and can be relied on. I/We consent to the disclosure of this application and any loan information (including statements of account, requests for payment etc) before, during or after the loan to any guarantor. I/We agree to pay any loan application fee, all fees and charges incurred to process the application, to obtain the valuation report about the security property and legal expenses to prepare loan and security documents. I/We acknowledge that commissions may be payable for the loan, insurance and other services provided in connection with the loan.

NAME:..... SIGNATURE:..... DATE:...../...../.....

NAME:..... SIGNATURE:..... DATE:...../...../.....

LOAN PURPOSE CHECK LIST

EXTREMELY IMPORTANT NOTICE TO THE LOAN APPLICANT(S) EACH BORROWER MUST COMPLETE THIS SECTION

It is possible that your proposed loan may be regulated by the Consumer Credit Code ("the Code"). The Code applies (inter alia) where:

- (a) credit is provided under a contract;
- (b) the borrower (debtor/mortgagor) is a natural person or strata corporation ordinarily resident in Australia and/or its territories; and
- (c) the purpose for which credit is provided is wholly or predominantly of a personal, domestic, or household nature.

PART A.

In order to determine whether or not the provisions of the Code will apply to this loan, the lender requires you to provide it with the following information

- | | | | |
|----|---|------------------------------|-----------------------------|
| 1. | Are any of the borrowers natural persons as described above ? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 2. | Are any of the borrowers a corporation? If yes, do not complete Part B and Part C. | YES <input type="checkbox"/> | NO <input type="checkbox"/> |
| 3. | Is the borrower a strata corporation (being a corporation incorporated under strata title legislation, or whose issued shares confer a right to occupy land for residential purposes) ? | YES <input type="checkbox"/> | NO <input type="checkbox"/> |

PART B. THE PURPOSE OF THIS PROPOSED LOAN IS:

LOAN AMOUNT SOUGHT

- | | | |
|-------------|--|----|
| 4. | To purchase a residence to be owner-occupied. | \$ |
| 5. | To refinance an owner-occupied residence. | \$ |
| 6. | To purchase a property for investment purposes. | \$ |
| 7. | To refinance a property for investment purposes. | \$ |
| 8. | To finance the construction of a residence to be owner-occupied. | \$ |
| 9. | To finance the construction of a property for investment purposes. | \$ |
| 10. | To finance expenditure of a personal, domestic, or household nature, as follows: | \$ |
| 11. | To provide a Line of Credit for borrower's business. | \$ |
| 12. | To have available credit to make personal purchases. | \$ |
| 13. | | \$ |
| TOTAL LOAN: | | \$ |

Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed ? **YES** **NO** If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration as to Purpose.

IMPORTANT NOTICE: If you declare that the loan has a business or investment purpose, but the lender's subsequent enquiries reveal that the loan is regulated under the Code, then the lender may be obliged to re-assess the loan and to arrange to have the loan re-documented. Any costs incurred by this process are to be borne by the borrower.

NAME:..... SIGNATURE..... DATE: .../.../.....

NAME:..... SIGNATURE..... DATE: .../.../.....

DECLARATION OF PURPOSE (Section 11, Consumer Credit Code. Regulation 10, Consumer Credit Regulation)

TO: Perpetual Trustees Victoria Ltd (Credit Provider)

RE: Loan amount of \$

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business or investment purposes (or for both purposes).

IMPORTANT
You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.
By signing this declaration you may **lose** your protection under the Consumer Credit Code.

I/We agree to provide declarations of purpose of the credit whenever required by the Credit Provider.

NAME:..... SIGNATURE..... DATE: .../.../.....

NAME:..... SIGNATURE..... DATE: .../.../.....

PRIVACY ACT 1988 CONSENT

I/We acknowledge that I/we have made an application for credit from Club Financial Services. Club Financial Services may use the personal information I/we provide for the purpose of providing credit and subject to the provisions of the Privacy Act, I/we may have access to personal information collected and held by Club Financial Services, and the Lenders and Insurers noted in the Schedule. I/We may contact these companies for access to my/our personal information held (if any) by contacting the Privacy Officer at the address or in the manner disclosed in the Schedule.

AUTHORITY TO EXCHANGE INFORMATION WITH OTHER CREDIT PROVIDERS

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise Club Financial Services to give and obtain from credit providers named in this credit application, and credit providers that may be named in a credit report issued by a credit reporting agency, information about my/our credit arrangements. I/We understand this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

The Lender will or may seek lenders mortgage insurance from one or more insurers in respect of the repayment of any finance that the Lender may provide or in respect of any mortgage that may be given to secure the repayment. In this Notice, each of the insurers listed in the Schedule is referred to as "insurer" so that a reference below to the Insurer means each of them acting alone or any or all of them acting collectively.

I/we note that lenders mortgage insurance insures the Lender against loss on default under a mortgage finance arrangement the Lender has with me/us. I/We do not receive the benefit of the lenders mortgage insurance policy.

Where the Lender applies to the Insurer for insurance in connection with:

- any finance sought by me/us from the Lender (whether sought by I/we alone or with others); or
- any mortgage and/or guarantee given or to be given by me/us (whether alone or with others) to secure the repayment of any finance provided or to be provided by the Lender; the Insurer will be collecting personal information about me/us.

The Lender and Insurer will be collecting any such personal information about me/us for the purposes of:

- assessing the risk of providing lenders mortgage insurance to the Lender in respect of finance sought by me/us from the Lender;
- assessing the risk of me/us defaulting on your obligations to the Lender in respect of which the Insurer may provide (or has provided) lenders mortgage insurance;
- assessing the risk of me/us being unable to meet a liability that might arise under a guarantee entered into, or proposed to be entered into, in respect of mortgage finance given (or to be given) by the Lender to another person;
- the subsequent administration or variation of any lenders mortgage insurance cover provided;
- risk assessment and management involving securitisation, credit scoring, portfolio analysis, reporting and fraud prevention and claim recovery; and complying with legislative and regulatory requirements.

Without the provision of my/our personal information to the Lender and Insurer, the Insurer may be unable to process or accept the Lender's application for lenders mortgage insurance and the Lender may be unable to provide the mortgage finance requested.

By signing the acknowledgment below, I/we agree and consent to the Lender and Insurer using and disclosing the personal information it collects about me/us for the purposes set out above (subject to any restrictions imposed on the Lender and Insurer by Privacy Act 1988):

The Lender and Insurer will usually or may disclose personal information of the kind it collects about me/us to:

- its related companies;
- re-insurers;
- credit reporting agencies;
- its service providers;
- its agents, contractors, and external advisers;
- my/our referees, including my/our employer;
- my/our legal and financial advisers;
- government and other regulatory bodies;
- ratings agencies;
- payment system operators; and
- other financial institutions, securitisers and credit providers.

By signing the acknowledgment below, I/we agree and consent (subject to the restrictions imposed on the Insurer by the Privacy Act) to any such disclosures of your collected personal information by the Lender and Insurer, regardless of when or how the information was collected, even though some of the organisations may be overseas.

If and to the extent that the Lender and Insurer does so in a manner and for purposes that conform with the Privacy Act, by signing the acknowledgment below, I/we agree and consent to:

- the Lender and Insurer obtaining information about my/our commercial activities and commercial credit worthiness from a business which

provides information about the commercial credit worthiness of persons, and to the Insurer using that information in assessing the application of the Lender for lenders mortgage insurance;

- to the Lender and Insurer giving to and receiving from any credit providers named in the application for finance, and any credit providers named in a credit report issued by a credit reporting agency, information about my/our credit worthiness, provided that the information is given or received for the purpose of assessing the Lender's application for lenders mortgage insurance; and
- to the Lender and Insurer obtaining a commercial and/or consumer credit report containing personal information about me/us from a credit reporting agency and to the Insurer using that report or any information derived from the report in assessing the Lender's application for lenders mortgage insurance in respect of either consumer credit or commercial credit provided by the Lender, and for any other purposes permitted under the Privacy Act.

SCHEDULE

1. In this Notice, the "Lender" means each and every one of the following organisations (whether acting individually or together):

Interstar Securities (Australia) Pty Ltd (and associated entities)	ABN:	72 087 271 109
Level 28, 367 Collins Street, Melbourne 3000	Telephone:	03 9612 1111

2. In this Notice, the "Insurer" means each and every one of the following organisations (whether acting individually or together):

GE Mortgage Insurance Pty Ltd	GE Capital Mortgage Insurance Corporation (Australia) Pty Ltd
ABN: 61 071 466 334	ABN: 52 081 488 440
Address: Level 23,259 George Street, Sydney 2000	Address: Level 23,259 George Street, Sydney 2000
Telephone: 02 9247 8677	Telephone: 02 9247 8677

PMI Mortgage Insurance Limited	Royal & Sun Alliance Lenders Mortgage Insurance
ABN: 70 000 511 071	ABN: 48 005 297 807
Address: Level 23,50 Bridge Street, Sydney 2000	Address: Level 5, 465 Victoria Avenue, Chatswood 2065
Telephone: 02 9231 7777	Telephone: 02 9978 9000

SIGNATURE OF APPLICANT / GUARANTOR

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

SIGNATURE (1)..... NAME..... DATE.....

SIGNATURE (1)..... NAME..... DATE.....

Club Financial Services,
 Authority for an agent to obtain to an individual's credit information file held by credit reporting agency (Privacy Act 1988)

I/We _____ (applicant/s name)

authorise Club Financial Services to :

- Act as my/our agent in seeking access to my/our consumer credit information file held by a credit reporting agency. This authority only applies to enquiries made by Club Financial Services in connection with:
- An application, or proposed application, by me/us for credit having sought advice in relation to existing credit.

NAME:..... SIGNATURE..... DATE: .../...../.....

NAME:..... SIGNATURE..... DATE: .../...../.....

LATINUM DECLARATION OF FINANCIAL POSITION

TO: Perpetual Trustees Victoria Ltd (Credit Provider/Lender)

1. Loan Details

Loan Amount	\$ _____	
Maturity Date	15 October 20____	Monthly Repayment. \$ _____ (est.)

2. Borrower Details

	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		
ABN or ACN (Companies only)		
Occupation		

3. Declaration of Financial Position

I/We certify warrant and represent to you that:

- (a) I am/we are aware of our financial obligations under our proposed loan with you;
- (b) I/we have fully disclosed to you all details of our income;
- (c) I am/we are satisfied that our obligations to you will not adversely impact on our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due; and.
- (d) I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial financial hardship.

I/we acknowledge that you are relying on this statement in considering whether or not to approve my/our loan application.

	Borrower (1)	Borrower (2)
Gross Income (PAYG) p.a.	\$ _____	\$ _____
Self employed – Net Income (Pre-Tax) (Annual income left after expenses)	\$ _____	\$ _____
+ Current rent received	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____
Signature/s of all borrowers		
Date Declaration signed	/ / 20____	/ / 20____

- If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion provided the account has been conducted within terms and conditions.
- The declarant/s is/are required to sign any/all alterations made on this form. A fully complete and signed original must be held on the Lenders file.