

Better Mortgage Management Pty. Ltd.

Loan Application Form

Please select one of the following: **PAYG/Salaried Applicants** **Self Employed/Company Applicants**

Required Documents - Please refer to appropriate sections

Standard Documents - For ALL Loan Applications

- | | |
|---|---|
| <input type="checkbox"/> 100 Points ID (eg: passport and licence)
Please ensure this is CLEAR, VISIBLE and LEGIBLE | <input type="checkbox"/> Confirmation of rental income for all Investment properties |
| <input type="checkbox"/> \$350 part establishment fee
<i>(Additional fees may be required prior to ordering valuations in the case of higher value or multiple security properties). Complete 'Method of Payment' on Page 5 for payment.</i>
<i>Note: If loans do not proceed, BMM reserves the right to retain an Admin Fee to cover costs incurred. Minimum \$100.00 Admin Fee.</i> | <input type="checkbox"/> Copy of current Medicare Card for all borrowers |
| | <input type="checkbox"/> Completed Funder Checklist
<i>(Refer to individual product checklist, where applicable)</i> |
| | <input type="checkbox"/> Rates notice for any existing property/s |

Required Documents - PAYG/Salaried Applicants

- 2 pay slips (not more than 1 month old)

Also include at least one of the following

- P.A.Y.G. Payment Summary for the last two financial years
- A letter from the borrower's employer
- Current employment contract signed by employee and employer.

(In some instances tax returns and tax assesment notices may be requested)

Required Documents - Self Employed/Company Applicants

Income Confirmation (most recent available)

- 2 years Business Tax returns
- 2 years Business Financials
eg: Balance Sheet / Profit and Loss statement
- 2 years Personal Tax returns (in some instances 2 years tax assessment notices may be required)
- Appropriate income declaration
(Alt Doc products only - above items not required)

Required Documents - Refinance

- Copy of most recent 6 months loan statements for refinance of Mortgage Loan (12 months if Alt Doc)
- Copy of most recent 3 months statements for Credit Card and Personal Loan refinances
- Discharge Authority Form from www.bettermm.com.au/BMMResourceCentre

Required Documents - Purchase

- Confirmation of deposit
eg most recent 3 months saving statements
- Copy of contract - if full purchase
(executed by the vendor at least)

The Introducer is to certify the following:

Application Name: _____

- 1: Original Application, Alt Doc Declaration (if applicable) and other originals from this checklist will be forwarded to BMM
- 2: I acknowledge that the borrower will be contacted by BMM for the purpose of verifying information on this application
- 3: I certify that all documents accompanying this application are true and correct copies of originals that either the mortgage manager or myself have completed Know Your Customer (KYC) in accordance with AML/CTF Legislation.
If borrower is a trust, I confirm I have sighted the original trust deed and a copy of this deed forms part of this application.
- 4: I confirm that I hold an Australian Credit Licence or operate as a credit representative with an entity that holds an Australian Credit Licence.

Signature: X _____

Date: _____

Introducer's Name : _____

Company: _____

COMPANY DETAILS (Company / Trust Applicants Only)

Company Purpose		Trust Trading Name (If Applicable)	
Company / Trust Name			ABN/ACN
Phone	Registered address	State	Postcode
Fax	Trading address	State	Postcode
Entity Type		Trust <input type="checkbox"/>	Pty. Ltd. <input type="checkbox"/>
		Public <input type="checkbox"/>	
If Trust State Type Of Trust		Country Established	
Full name of Trustee(s) or Director(s) (1)		Full name of Trustee(s) or Director(s) (2)	
Full name of Trustee(s) or Director(s) (3)		Full name of Trustee(s) or Director(s) (4)	
Full Name of Beneficiary(ies) or Shareholders (1)		Full Name of Beneficiary(ies) or Shareholders (2)	
Full Name of Beneficiary(ies) or Shareholders (3)		Full Name of Beneficiary(ies) or Shareholders (4)	

PERSONAL DETAILS

PERSONAL PARTICULARS OF DIRECTORS / SHAREHOLDERS / BENEFICIARIES ACTING AS GUARANTORS TO BE COMPLETED BELOW

Applicant 1				Applicant 2			
Applicant <input type="checkbox"/> Director <input type="checkbox"/> Guarantor <input type="checkbox"/> Shareholder <input type="checkbox"/>				Applicant <input type="checkbox"/> Director <input type="checkbox"/> Guarantor <input type="checkbox"/> Shareholder <input type="checkbox"/>			
Title	Surname			Title	Surname		
Given name(s)				Given name(s)			
Current address				Current address			
Suburb	State	Postcode	Years / Months	Suburb	State	Postcode	Years / Months
Phone	Silent? <input type="checkbox"/>	Mobile		Phone	Silent? <input type="checkbox"/>	Mobile	
Email				Email			
Residential Status	Rent <input type="checkbox"/> Owned <input type="checkbox"/> Mortgage <input type="checkbox"/> Board <input type="checkbox"/>	No. of adults in household		Residential Status	Rent <input type="checkbox"/> Owned <input type="checkbox"/> Mortgage <input type="checkbox"/> Board <input type="checkbox"/>	No. of adults in household	
Previous address				Previous address			
Suburb	State	Postcode	Years / Months	Suburb	State	Postcode	Years / Months
Female <input type="checkbox"/> Male <input type="checkbox"/>	Date of birth	Drivers licence #		Female <input type="checkbox"/> Male <input type="checkbox"/>	Date of birth	Drivers licence #	
Marital status	No. of dependants	Ages		Marital status	No. of dependants	Ages	
Name Of Spouse				Name Of Spouse			
Address Of Spouse				Address Of Spouse			
Suburb	State	Postcode		Suburb	State	Postcode	
Residency Status				Residency Status			
<input type="checkbox"/> Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other				<input type="checkbox"/> Citizen <input type="checkbox"/> Permanent Resident <input type="checkbox"/> Other			
Are You Living In Australia Now ? <input type="checkbox"/> Yes <input type="checkbox"/> No				Are You Living In Aust. Now ? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Length of continuous residency within Australia Years Months				Length of continuous residency within Australia Years Months			
Correspondence Address (Post Settlement Address)				Correspondence Address (Post Settlement Address)			
Tick If Same As Above <input type="checkbox"/>				Tick If Same As Above <input type="checkbox"/>			
Address				Address			
Suburb	State	Postcode		Suburb	State	Postcode	

PERSONAL DETAILS (CONT...)									
Applicant 1		Applicant 2							
Current Employer Name (1)	Years / Months	Current Employer Name (1)	Years / Months						
Address		Address							
Phone	Payroll contact	Phone	Payroll contact						
Occupation	PAYG/ Salary	Occupation	PAYG/ Salary						
Industry	Self employed ABN	Industry	Self employed ABN						
Previous Employment if history is under 2 years		Previous Employment if history is under 2 years							
Previous Employer Name (2)	Years / Months	Previous Employer Name (2)	Years / Months						
Address		Address							
Phone	Payroll contact	Phone	Payroll contact						
Occupation	PAYG/ Salary	Occupation	PAYG/ Salary						
Industry	Self employed ABN	Industry	Self employed ABN						
Other Employer Name	Years / Months	Other Employer Name	Years / Months						
FUNDS POSITION (how loan is to be financed)									
Purchase price	\$	Sale proceeds	\$						
Refinance	\$	Own funds (advise source)	\$						
Home improvements	\$	Gift	\$						
Other (please state)	\$	Loan amount	\$						
Legal fees	\$	Deposit paid	\$						
Stamp fees	\$	FHOG	\$						
Loan fees	\$	Other	\$						
TOTAL	\$	TOTAL	\$						
LOAN REQUIREMENTS									
Breakdown of loan accounts	Split 1		Split 2 (if applicable)		Split 3 (if applicable)		Split 4 (if applicable)		
Purpose of loan eg: Purchase of owner/occupied or invest, refinance owner/occupied or invest, construction, other									
Amount of loan	\$		\$		\$		\$		
Product required	<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %		<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %		<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %		<input type="checkbox"/> Principal & interest <input type="checkbox"/> Interest only _____ Yrs <input type="checkbox"/> Term of loan _____ Yrs <input type="checkbox"/> Line of credit <input type="checkbox"/> 100% Offset Account Interest rate <input type="checkbox"/> Fixed for _____ Yrs <input type="checkbox"/> Variable rate Interest rate _____ %		
Frequency Repayment (Please Tick)	Wkly <input type="checkbox"/>	Fntly <input type="checkbox"/>	Mntly <input type="checkbox"/>	Wkly <input type="checkbox"/>	Fntly <input type="checkbox"/>	Mntly <input type="checkbox"/>	Wkly <input type="checkbox"/>	Fntly <input type="checkbox"/>	Mntly <input type="checkbox"/>
Total loan amount	\$		Cheque Book <input type="checkbox"/>		Debit Card (if applicable) <input type="checkbox"/>		OFFICE USE ONLY Amount Capitalised: \$ _____		
Finance date	____/____/20		Visa Credit Card (Only available at application with ABL HomeLine product)		Limit Amount <input type="checkbox"/>				
Date required to settle	____/____/20				\$ _____				

Reason(s) for Interest Only (if applicable)

Please indicate, by ticking one or more of the following, the reason for selecting an interest only product and provide a brief explanation.

Supporting Notes

Temporary reduction in income

Large non-recurring expenses

Variable income

Maximise cash flow

Create funds for investment purposes

Principal reductions in an offset facility

Tax, financial or accounting reasons

Plan to convert to investment property

Bridging finance

Construction

Other reason (requires specific details)

FINANCIAL DETAILS

Annual income		Assets / Liabilities						
			Value	Monthly Payment	Amount Owning	Financier/ Provider	To Be Paid Out	IO Repayment
Gross salary (1)	\$						<input type="checkbox"/>	<input type="checkbox"/>
Gross salary (2)	\$	Residence	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Rental (1)	\$	Furniture	\$	\$	\$		<input type="checkbox"/>	
Rental (2)	\$	Vacant land	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Rental (3)	\$	Rental property (1)	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Rental (4)	\$	Rental property (2)	\$	\$	\$		<input type="checkbox"/>	<input type="checkbox"/>
Depreciation	\$	Motor vehicle (1)	\$	\$	\$		<input type="checkbox"/>	
Centrelink	\$	Motor vehicle (2)	\$	\$	\$		<input type="checkbox"/>	
Maintenance	\$	Savings	\$	\$	\$		<input type="checkbox"/>	
Other (1)	\$	Credit card (1) Limit	\$	\$	\$		<input type="checkbox"/>	
Other (2)	\$	Credit card (2) Limit	\$	\$	\$		<input type="checkbox"/>	
TOTAL	\$	Credit card (3) Limit	\$	\$	\$		<input type="checkbox"/>	
		Store Cards	\$	\$	\$		<input type="checkbox"/>	
		Personal loan	N/A	\$	\$		<input type="checkbox"/>	
		Guarantees & Other Contingent Liabilities	\$	\$	\$		<input type="checkbox"/>	
		Other	\$	\$	\$		<input type="checkbox"/>	
		Value of Business (if applicable)	\$	\$	\$		<input type="checkbox"/>	
		Rent paid (if applicable)	N/A	\$	\$			
		Superannuation	\$	\$	\$			
		Maintenance Payments	N/A	\$	\$			
		TOTAL	\$	\$	\$			

SECURITY OFFERED FOR THE LOAN

PROPERTY 1 Usage: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>		PROPERTY 2 Usage: Owner Occupied <input type="checkbox"/> Investment <input type="checkbox"/>	
Name of title holder/s (following settlement)		Name of title holder/s (following settlement)	
Address of property		Address of property	
Postcode		Postcode	
Property Type	Zoning	Property Type	Zoning
Access details for valuation purposes (*)		Access details for valuation purposes(*)	
Estimated value of security \$		Estimated value of security \$	
Phone (home) (Mobile)		Phone (home) (Mobile)	
Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Community <input type="checkbox"/> Other <input type="checkbox"/>		Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Community <input type="checkbox"/> Other <input type="checkbox"/>	
Is the property part of the national rental affordability scheme (NRAS)? <input type="checkbox"/> No <input type="checkbox"/> Yes		If Yes please name consortium:	

ADDRESS DETAILS OF OTHER REAL ESTATE ASSETS

Address of Rental Property (1)	Postcode	Address Of Rental Property (3)	Postcode
Address of Rental Property (2)	Postcode	Address Of Rental Property (4)	Postcode

(*) BMM does not give applicants copies of property valuations

CONSTRUCTION

Property Being Constructed <input type="checkbox"/> Property 1	Estimate Building Completion Date / / 20	Construction Of	New Home <input type="checkbox"/>	Home Extension <input type="checkbox"/>
<input type="checkbox"/> Property 2	Total Cost Of Building \$	Builder Is	Registered Builder <input type="checkbox"/>	Owner/Builder <input type="checkbox"/>
			Sub Contractor <input type="checkbox"/>	

The following documents are required for construction of a new house and may be required for a home extension

- | | |
|---|--|
| 1) Signed fixed price building contract | 2) Copy of Builders All Risk Insurance |
| 3) Copy of Home Owners Warranty Certificate | 4) Copy of Builder's license or Registration |
| 5) Plans and specifications (i.e. stamped council approval plan, building permit) | 6) Other. Please State _____ |

YOUR RELATIVE'S DETAILS

Nearest relative (not living with you)	Relationship to you	Nearest relative (not living with you)	Relationship to you
Address	Phone	Address	Phone
	Postcode		Postcode
Mother's Maiden Name	Mother's Maiden Name		

YOUR SOLICITOR'S (or representative's) DETAILS

Name of firm	Address		
Contact			
Phone	Fax No.	Documents to be sent here?	<input type="checkbox"/> Yes <input type="checkbox"/> No

YOUR ACCOUNTANT'S DETAILS

Name of firm	Address		
Contact			
Phone	Fax No.		

APPLICANT DECLARATION

	Yes/No	Details
Have you or your spouse ever been shareholders or officers of any company of which a manager, receiver, and/or liquidator has been appointed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever been declared bankrupt or insolvent?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is there any unsatisfied judgement entered in any court against you, your spouse, or any company of which either you or your spouse are or were a shareholder or officer?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Has any application in respect of this loan ever been submitted by you or any other person to any lender? Is so, give details.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is the property under old systems title?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you ordinarily a resident in Australia?	<input type="checkbox"/> Yes <input type="checkbox"/> No	

ESTABLISHMENT FEE & METHOD OF PAYMENT

The applicant(s) agrees to pay an establishment fee for a loan. The applicant(s) is required to pay part of that establishment fee at the time of application. Any outstanding fee(s) must be paid on settlement of the loan or immediately (*if the loan is deemed to be no longer proceeding*). Capital Specialist and CapComm loans require payment of Establishment Fees before or at Full Approval; Applicant(s)'s with these loans authorise deduction of these Fees from their Credit Card. Should the loan not proceed, the establishment fee may be refundable (*excluding admin & processing costs, where applicable*). In cases where: a valuation has been carried out; and/or legal fees have been incurred; and/or where an approval or conditional approval has been arranged by BMM, a Funder, or Mortgage Insurer for the amount applied for, or for a lesser amount. In these instances, BMM will deduct the aforementioned costs & fees from the establishment fee, and refund the remaining balance. Where these fees exceed the amount paid, or where additional fees are incurred at a later stage, applicant(s) authorise BMM to deduct the amount outstanding from their Credit Card, or we undertake to pay outstanding fees within 7 days of receipt of request. *Please note that customers will not be issued with copy of any valuation related to this application under any circumstance.*

Debit Card Credit Card Visa Mastercard Cheque

Name Of Cardholder _____	Expiry Date	Date
Credit/Debit Card Number _____	/ 20	/ / 20
	month year	Amount \$ _____
Signature X _____		
<small>A 1.5% (including GST) surcharge is payable on all credit card transactions over \$1,000</small>		

Direct Credit

BSB: 484-799 Acc. No: 041472968 Acc. Name: Better Mortgage Management Pty Ltd. Payment Reference: Your Surname

PRIVACY ACT 1988 - CONSENT AND ACKNOWLEDGEMENT

Consent and acknowledgement by applicant(s) for credit and guarantors

Please read carefully before signing. Where there is more than one applicant or guarantor, each applicant or guarantor is to sign.

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by requesting to view our privacy policy, or by viewing it at bettermm.com.au/privacy. If you do not provide us with this consent or provide us with your personal or credit information, we may not be able to arrange finance for you or provide other services.

MORTGAGE MANAGER: BETTER MORTGAGE MANAGEMENT PTY LTD [ABN 65 089 835 192, ACN 389612] (herein referred to as 'BMM')

MORTGAGE INSURER: each of the organisations name in Schedule A (whether acting individually or together)

CREDIT PROVIDER: each of the organisations named in Schedule A (whether acting individually or together)

The above organisations collect personal and credit information from or about the Applicant(s) and Guarantor(s) ("the personal /credit information") to:

in the case of the Mortgage Manager and the Credit Provider:

- A. assess an application for credit by the Applicant(s) or a proposal by the Guarantor(s) to guarantee or provide security; and
- B. if an application is successful to provide and administer the provision of credit to the Applicant(s) and obtain a guarantee;

and in the case of the Mortgage Insurer:

- A. assess the risk of providing lenders' mortgage insurance in respect of credit which may be provided by the Credit Provider to the Applicant(s) (including the risk of the Guarantor(s) being unable to meet a liability that might arise under a guarantee); and
- B. if insurance is provided, to administer or vary any lenders' mortgage cover provided; and
- C. comply with legislative and regulatory requirements.

In order to do those things the Mortgage Manager, the Credit Provider, and/or the Mortgage Insurer (or any of them) may need to disclose the personal information to:

- A. the organisations and persons described in paragraphs 1 to 9 below;
- B. each other and to the related companies of each; and organisations that carry out functions (on behalf of each or any of them) (such as trust managers, introducers, mailing houses, IT service providers, valuers, lawyers and other external advisers, conveyancers and collection agents); reinsurers; credit reporting agencies; referees, including Applicant(s) or Guarantor(s) employer or legal and financial advisers; government and other regulatory bodies, including government agencies which administer land titles or revenue collection; ratings agencies; payment system operators; and other financial institutions, securitisers and credit providers.

Collection of some of the personal information is required under the Anti-Money Laundering and Counter Terrorism Financing Act 2006.

If any part of the personal information is not provided, it may not be possible to assess an application for credit by the applicant(s) or an application for lenders' mortgage insurance, and as a consequence the finance requested by the Applicant may not be provided.

Individuals can gain access to or obtain copies of Privacy Policies from us, the Credit Provider or the Mortgage Insurer on request. All enquiries should be directed to the Mortgage Manager on (07) 3831 6400 in the first instance. BMM's Privacy Policy contains information about how you may access or seek correction of your personal/credit information, and how we manage that information and our complaints process.

It also contains information on 'notifiable matters' such as; information used to assess creditworthiness, failure to meet credit obligations, commitment of serious credit infringement and your right to request credit reporting bodies not to use your credit information for the purposes of pre-screening credit offers.

BMM, Mortgage Insurers and Credit Providers may disclose your personal/credit information to overseas entities, including related entities, located in but not limited to; the USA, Canada, United Kingdom and the Philippines. You may obtain more information about overseas disclosure in BMM's, the Credit Provider's, and Mortgage Insurer's privacy policies.

The Mortgage Manager may also use the personal and credit information (and disclose it to its service providers) to tell you about other products and services offered or distributed by it.

I/We agree that the Credit Provider, the Mortgage Manager and the Mortgage Insurer can do any of the following:

1. Application for commercial credit
If my/our application is for commercial credit, obtain and use a credit report from a credit reporting agency containing personal and/or commercial information about me/us to assess my/our application for commercial credit.
2. Application for consumer credit
If my/our application is for consumer credit, obtain and use a credit report containing information about my/our commercial activities, commercial credit worthiness and/or containing personal information to assess my/our application for consumer credit.
3. Collection of overdue payments
Obtain and use a consumer and/or commercial credit report about me/us provided by a credit reporting agency to collect overdue payments from me/us.
4. Exchange of information between credit providers
Obtain from and use or give to another credit provider (including any other credit provider who is referred to in this application, named in a credit report or who has lent money on the same security) any information about my/our credit worthiness, credit standing, credit history or credit capacity.
5. Use of information
I/We understand that the information referred to in the paragraph 4 including credit reports and other personal information obtained about me/us (including the information about my/our credit obtained from the credit reporting body or other credit provider) may be used for any of the following purposes:
 - A. To assess my/our credit worthiness.
 - B. To assess an application by me/us for credit
 - C. To help me/us avoid defaulting on my/our credit obligations
 - D. To notify a default by me/us
 - E. To notify other credit providers of a default by me/us
 - F. To assist in the collection of overdue payments from me/us
 - G. To exchange information with credit providers who are involved in a mortgage securitisation scheme
 - H. To exchange information with credit providers as to the status of this loan
 - I. For the administration of my/our loan account
 - J. For internal business purposes including research and product development, credit scoring, staff training, conducting market or customer satisfaction research, maintaining a financial services relationship with me/us and assessing my/our future applications for products or services provided by the Mortgage Manager, the Credit Provider and/or the Mortgage Insurer.
 - K. Preventing and investigating crime or fraud to protect my/our interest and the interests of the Mortgage Manager, the Credit Provider and/or the Mortgage Insurer along with fulfilling your legal requirements as permitted or required by law
6. Exchange of information with advisers and other persons
Obtain from and use or give any personal information or credit information about me/us to any broker, financial consultant, accountant, lawyer, or other adviser acting in connection with loan to be provided to me/us pursuant to this application or any future applications for products or services provided by the Mortgage Manager, the Credit Provider, Credit Reporting Body and/or the Mortgage Insurer; up to such time I/we advise you in writing that I/we do not want my/our information exchanged (eg Instances of suspected fraud)

7. Provide information to credit reporting bodies (See Schedule A)

Give to a credit reporting body personal information or commercial credit information about me/us to obtain a consumer credit report about me/us (in order to assess the application or in relation to the credit provider's ongoing funding of the credit) or to allow the credit reporting body to create or maintain a credit information file containing information about me/us.

The information which may be given before during or after the provision of credit to me/us is limited to:

- A. Identifying particulars – my name, sex, address (and previous two addresses), date of birth, name of employer and driver's license number .
- B. The fact that consumer credit or commercial credit has been applied for, the amount, current credit commitments and repayment history
- C. The fact that the Credit Provider is a current credit provider to me/us
- D. Loan repayments which become overdue more than 60 days and for which collection action has commenced
- E. Advice that loan repayments are no longer overdue in respect of any default which has been listed
- F. Advice that cheques drawn by me/us for more than \$150 have been dishonoured more than once
- G. Information that, in the opinion of Mortgage Manager or the Credit Provider, I/we have committed a serious credit infringement (that is acted fraudulently or shown an intention not to comply with my/our credit obligations)
- H. That the loan provided to me/us by the Credit Provider has been paid or otherwise discharged
- I. Or otherwise in connection with arrangement relating to credit providers' mortgage insurance.

8. Provide information for securitisation

Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation.

9. Verification Of Identity

Seek and use my/ our Personal Information and/or Credit Information for assessment and verification in compliance with obligations under the Anti-MoneyLaundering and Counter Terrorism Financing Act 2006 ("AML/CTFA") and request further Personal Information from me/us, even if such personal information was previously sought.

I/we acknowledge that if I/we do not provide the Personal Information required, the Originator, Credit Provider or Mortgage Insurer may not be able to provide me/us with credit or other products and services.

I/we consent to the originator or credit provider disclosing my/our personal information to a third party who provides services in respect of verification for AML/CTF purposes.

10. Provide information to Guarantors

Give to a current or proposed Guarantor any credit report, notice or documents, or financial or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to, the credit facilities which are the subject of the guarantee which has been or which is proposed to be provided to the credit provider and, any other facility I/we have or have had with the credit provider during the previous 2 years. This extends to the disclosure of copies of notices or documents relating to the credit application (including any proposed or actual credit contract) and to the disclosure of relevant information about the progress of the credit facility, including details of any variation of a credit contract, copies of statements, details of any arrears, overdrawings and dishonours that have or may occur, as well as enforcement of the guarantee and / or security. The information may be given for the purpose of the proposed guarantor deciding whether to act as guarantor provider, and to keep the guarantor informed about the guarantee and credit facility.

11. Provide information to trade insurer

If my/our application is for commercial credit, I/we consent to a trade insurer obtaining a credit report about me/us containing consumer credit information, in order to assess whether to insure the Credit Provider for the loan given to me/us, or the risk of providing insurance or to assess my/our risk of defaulting under the loan.

12. Authority to obtain, exchange and disclose personal information concerning Guarantor.

Obtain and use a credit report from a credit reporting body containing personal information about me/us to assess whether to accept me/us as a guarantor for the commercial credit or consumer credit for which the Applicant has applied or otherwise in connection with arrangements relating to lenders' mortgage insurance.

13. For more information regarding the collection, use, holding and disclosure of your personal and credit information, our Privacy policy can be viewed at bettermm.com.au/privacy or by requesting a copy of our Privacy Policy

Applicant/Guarantor:

Name: _____

Signature: _____ Date: _____

Name: _____

Signature: _____ Date: _____

Applicant/Guarantor:

Name: _____

Signature: _____ Date: _____

Name: _____

Signature: _____ Date: _____

Schedule A Contact Details for the Credit Providers:

Adelaide Bank a Division of Bendigo and Adelaide Bank Limited ABN 11 068 049 178, Australian Credit Licence 237879, 80 Grenfell Street, Adelaide 5000
 Advantedge Financial Services Pty Ltd ACN 130 012 930, Level 10, 101 Collins Street Melbourne VIC 3000
 Advantedge Financial Services Holdings Pty Ltd ABN 75 095 300 502, Level 10, 101 Collins Street Melbourne VIC 3000
 AFSH Nominees Pty Ltd ACN 143 937 437, Level 10, 101 Collins Street Melbourne VIC 3000
 Bananacoast Community Credit Union Ltd ABN 50 087 649 750 PO Box 6328, Coffs Harbour Plaza, NSW 2450
 La Trobe Financial Asset Management Limited ABN 30 006 479 527, Level 25, 333 Collins Street Melbourne VIC 3000 (Tel. 1800 707 707)
 Firstmac Limited Level 40, 123 Eagle Street, Brisbane QLD 4000. ABN 59 094 145 963
 First American Title Insurance Company Of Australia Pty Ltd ACN 075 279 908 Level 11 175 Castlereagh Street Sydney NSW 2000
 FBR Holdings Pty Ltd T/as Megaloans Finance ABN 69 161 527 840 L29, Chifley Tower, 2, Chifley Square Sydney, NSW 2000
 Subrosa Group Pty Ltd (IBN Direct) ABN 87 160 526 750 PO Box 1441 Caloundra QLD 4551
 Liberty Financial Pty Ltd ABN 55 077 248 983, Level 16, 535 Bourke St Melbourne VIC 3000
 MKM Capital Pty. Ltd., Suite 1403 1 Queens Road Melbourne VIC 3004
 Pepper Finance Corporation Limited ABN: 51 094 317 647, P.O. Box 6186 North Sydney NSW 2060
 Pepper Australia Pty Limited ABN 55 094 317 665, P.O. Box 6186 North Sydney NSW 2060
 Pepper Homeloans Pty Ltd ABN 86 092 110 079, P.O. Box 6186 North Sydney NSW 2060
 Permanent Custodians Limited ACN 001 426 384, Level 2, 35 Clarence Street Sydney NSW 2000 (Tel. 02 9551 5000)
 Permanent Mortgages Pty Limited ACN 097 176 362, Level 25, 333 Collins Street Melbourne VIC 3000 (Tel. 1800 707 707)
 Permanent Mortgages No 2 Pty Limited ACN 109 141 53, Level 25, 333 Collins Street Melbourne VIC 3000 (Tel. 1800 707 707)
 Perpetual Corporate Trust Limited ACN 000 341 533, 123 Pitt St Sydney NSW 2000 (Tel. 1300 730 862)
 Perpetual Trustee Company Limited ACN 000 001 007, Level 12, 123 Pitt Street Sydney NSW 2000
 Redzed Lending Solutions Pty Ltd ABN 31 123 588 527 GPO Box 1693 Melbourne VIC 3000
 Resimac Ltd ABN 67 002 997 935, Level 9, 45 Clarence St Sydney NSW 2000
 Secure Funding Pty Ltd ABN 25 081 982 872, Level 16, 535 Bourke St Melbourne VIC 3000
 Sintex Consolidated Pty Ltd ABN 75 065 917 535, Level 1, 458 Wattle Street Ultimo NSW 2007
 Think Tank Group Pty Ltd ABN75 117 819 084, PO Box 6125 North Sydney NSW 2059

Contact Details for the Credit Reporting Bodies:

Dun & Bradstreet Pty Ltd. PO Box 7405 St Kilda Road Melbourne VIC 3004
 Experian Australia Pty Ltd. PO Box 1969 North Sydney NSW 2060
 VEDA Advantedge Business Information Services Ltd PO Box 966 North Sydney NSW 2059

Contact Details for the Mortgage Insurers:

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305, Level 26, 101 Miller Street North Sydney NSW 2060
 QBE Lenders Mortgage Insurance Limited, ACN 000 511 071, Level 23/50 Bridge Street SYDNEY NSW 2000

PLEASE READ CAREFULLY

I/We apply for credit. I/We and any guarantors are all aged over 18 years. The information set out in this application or otherwise provided about me/us and any guarantors is true and correct and will be relied on. I/We consent to the disclosure of this application and any loan information (including statements of accounts, requests for payments etc) before, during or after the loan to any guarantor. I/We agree to pay any loan establishment 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. I/We also authorise BMM or its staff to make alterations to this application as per our verbal or written requests direct to Better Mortgage Management Pty Ltd or via our representative (if applicable). I/We authorise the BMM to provide information about the progress & result of this application to the Land Agent/Builder and/or the Conveyancer/Solicitor named. I/We understand & acknowledge that:

(a) any valuation or inspection report obtained by the credit provider in relation to any security offered to the credit provider is for the credit provider's benefit, not the Applicant's nor the Guarantor's and it is the credit provider's choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s)

(b) neither the Applicant(s) nor the Guarantor(s) may rely upon such information obtained by the credit provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s) or not;

(c) neither the Applicant(s) nor the Guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered;

(d) any such report is not to be taken as implying that there are no defects other than those mentioned or, where the report relates to building works, that the works have been completed to a particular standard;

(e) the credit provider does not accept any liability for the contents or accuracy of any such report.

I/We understand & acknowledge that BMM recommends that I/we seek independent legal or other financial advice prior to entering into any credit contract that the credit provider may offer to the Applicant(s) as a result of this application or any related guarantee.

I/We authorise and consent to BMM confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (eg: employer).

The Applicant(s)/Debtor(s) and Guarantor(s) acknowledge and agree that they have read, understood and agree with each and every part of this application (including the Privacy Act Authorisation, Privacy Disclosure Statement and, if completed, the Nomination of Address for Notices).

Print Name (1) _____	Signature X _____	Date _____
Print Name (2) _____	Signature X _____	Date _____
Print Name (3) _____	Signature X _____	Date _____
Print Name (4) _____	Signature X _____	Date _____

IMPORTANT

Better Mortgage Management recommends that all applicants review their personal risk position to ensure they have adequate life and income cover. Contact your advisor or alternatively contact Better Mortgage Management and we can recommend one for you.

LOAN PURPOSE / DECLARATION CHECK LIST

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

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

- (a) credit is provided;
- (b) the borrower (debtor/mortgator) 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 - EACH BORROWER MUST COMPLETE THIS SECTION

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:	Yes	No
1. Are any of the borrowers natural persons as described above?	<input type="checkbox"/>	<input type="checkbox"/>
2. Are any of the borrowers a Corporation? <i>(If yes, do not complete Part B)</i>	<input type="checkbox"/>	<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 the residential purpose)?	<input type="checkbox"/>	<input type="checkbox"/>

PART B - EACH BORROWER MUST COMPLETE THIS SECTION

The Purpose of this Proposed Loan is:	Loan Amount Sought \$
1. To purchase a residence to be owner-occupied	\$
2. To purchase a property for investment purposes	\$
3. To finance the construction of a residence to be owner-occupied	\$
4. To finance the construction of a property for investment purposes	\$
5. To provide a line of credit for borrower's business	\$
6. To have available credit to make personal purchases	\$
7. To refinance an owner-occupied residence	\$
8. To refinance a property for investment purposes	\$
9. To finance expenditure of a personal, domestic, or household nature	\$
10. To provide funds for business use.	\$
11. Other:	\$

PROTECTION - EACH BORROWER MUST COMPLETE THIS SECTION

Do you have a plan for coping with an unexpected loss of income due to illness, disability or death?
 Has your Mortgage Broker/Adviser discussed protecting you and your family against any of these hardships?

Applicant (1)

Applicant (2)

Applicant (3)

Applicant (4)

If no, we encourage you to speak with one of our representatives. Would you like us to contact you to discuss protection?

If your Broker/Adviser has not discussed Protection with you, and below you have answered either 'Yes' or left blank, BMM will contact you to discuss Protection.

Applicant (1)

Applicant (2)

Applicant (3)

DECLARATION AS TO LOAN PURPOSE - BUSINESS PURPOSE ONLY

Full Borrower Name (1):

Full Borrower Name (3):

Full Borrower Name (2):

Full Borrower Name (4):

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

IMPORTANT

You should only sign this declaration if this loan is wholly or predominantly for business purposes.
 By signing this declaration you may **lose** your protection under the National Credit Code.

Date:
 Borrower (1) Signature: **X**

Date:
 Borrower (3) Signature: **X**

Date:
 Borrower (2) Signature: **X**

Date:
 Borrower (4) Signature: **X**

REFINANCE REASONS AND COSTS

If you are refinancing or consolidating debt, what are your requirements and objectives for seeking refinance or debt consolidation?
 Please number the applicable options in order of priority, with 1 being the most important to you. Please [0] any option which is not important to you.

Better Interest Rate

Specific Product Features

Consolidate Debts

Reduce overall commitments

Dissatisfaction with existing lenders service or products

Reduce the amount of each repayment

Other (please specify)

Estimated refinance costs (\$)

Loan purpose and benefits:

MONTHLY LIVING EXPENSES

Every field requires completion. If not applicable answer N/A

Owner Occupied property (utilities, rates, body corporate fees, repairs)

Insurance (health, home, contents, life, TPD)

Food (groceries, takeaway)

Communications (phones, internet, TV, foxtel, netflix)

Transport (registration, insurance, maintenance, fuel, parking, tolls, public)

Medical expenses (prescriptions, optical, dental, excl. health Insurance)

Clothing and personal care (including cosmetics, grooming)

Recreation and entertainment (restaurants, memberships subscriptions, holidays)

Other (anything not categorised above and included in financials)

Education and childcare (fees, books, uniforms, activities)

Specify Other

TOTAL LIVING EXPENSES

Investment property utilities, rates and related costs:

NATIONAL CREDIT CODE - INTERVIEW DECLARATION

THIS SECTION MUST BE COMPLETED BY THE MORTGAGE BROKER / INTRODUCER ONLY

1. Has the applicant / each of the applicants demonstrated sufficient English fluency to understand the loan and its implications?

If **No**, please
provide details:

2. Has the applicant / each of the applicants demonstrated sufficient financial literacy to understand the loan and its implications?

If **No**, please
provide details:

3. Has the borrower identified anything that may adversely affect their ability to meet current and future obligations?

If **Yes**, please
provide details:

How will the foreseeable
change to circumstance be
mitigated?

CUSTOMER REQUIREMENTS AND OBJECTIVES

1. Customers borrowing requirements and objectives and resulting benefits (e.g. refinance at a lower interest rate to reduce loan repayments)

2. Specific features requested, and any associated risks or costs (e.g. fixed rate, offset account)

3. How does the product meet the customer's requirements and objectives? (e.g. 3yr fixed rate provides repayment stability and access to offset for budgeting)

Credit assistance provider declaration

I confirm that:

1. The income and expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
2. I collected the individual documents and verified identity of the applicant/s. I also confirm that copies of all documents sent to the Bank are held by us. We will retain these documents and will make them available to the Bank if requested. We are aware this application will be audited by the Bank.
3. I have made reasonable enquiries and based on the information provided to me by the applicant/s the recommended product is **NOT UNSUITABLE** on the basis that it is consistent with the applicant/s requirements and objectives and the applicant/s can comply with their financial obligations without substantial hardship.
4. For interest only term loans and line of credit:
 - a. The interest only period aligns with the applicant/s requirements.
 - b. I have explained the following additional risks and costs of an interest only term to the applicant/s: interest only repayments will not pay off any principal during the interest only term; the repayments required to pay out the loan will increase after the interest only period ends to cover both interest and principal reductions; and the applicant/s may pay more over the life of their loan than if there was no interest only term
5. The applicant/s is not disadvantaged by any conflict of interest in relation to any incentives or commissions that I may receive for writing this loan.
6. No conflicts of interest exist between the applicant/s and myself (e.g. the transaction is at arm's length and the applicant/s is not a friend, partner or family member).

If a conflict exists please provide details below:

INTERVIEWER DETAILS

Full Name of Interviewer:

Address of Interviewer:

Date of Interview: ____ / ____ / 20__

Licence / Credit Representative Number:

Signature: **X**

**NATIONAL CREDIT CODE DECLARATION
QUESTIONS 1, 2 & 4 MUST BE COMPLETED BY ALL APPLICANTS**

Question 1 - MUST BE COMPLETED BY ALL APPLICANTS

Are you aware of any change in your circumstances that may alter your financial situation or ability to repay this loan, including any expected change in your income or expenses ?

If Yes, what are the reasons for the changes and what is the expected impact to current income levels ?

YOUR MONTHLY FINANCIAL POSITION

	CURRENT \$	PROPOSED \$
Total Monthly After tax Income (A)	\$ _____	\$ _____
Total Monthly Loan Repayments / Rent (B)	\$ _____	\$ _____
Total Monthly Living Expenses (C)	\$ _____	\$ _____
TOTAL MONTHLY NET SURPLUS* (A-B-C)	\$ _____	\$ _____

* The actual surplus may vary depending on the credit provider's credit criteria

Question 2 - MUST BE COMPLETED BY ALL APPLICANTS

Do you anticipate any change in expenditure over the next 12 months (excluding the loan being applied for)? For example, changes in repayments of any existing loans.

If Yes, please list anticipated changes and estimated monetary impact:

Question 3 - MUST BE COMPLETED BY SELF-EMPLOYED APPLICANTS ONLY

In relation to the current business you operate, are you aware of anything which may adversely affect the business and your ability to meet your current and future financial obligations ?

If Yes, please provide details below:

Question 4 - MUST BE COMPLETED BY ALL APPLICANTS

I/We acknowledge and agree that the mortgage Broker/Advisor who has referred my/our application to BMM has done so at my/our request as my/our agent

Full Borrower Name (1):	Full Borrower Name (3):
Date:	Date:
Borrower (1) Signature: X	Borrower (3) Signature: X
Full Borrower Name (2):	Full Borrower Name (4):
Date:	Date:
Borrower (2) Signature: X	Borrower (4) Signature: X