

Broker Summary and Declaration

Date

Application Details

Broker Details

Broker name

Company name

Phone number

ChoiceLend ID number

Fax number

Email address

ChoiceLend BDM Name

Applicants Name

Loan ID Number

Summary of Application

Please provide a brief written summary of the loan application

Broker Declaration

1. I have made reasonable inquiries and can state that the product meets the applicant/s requirements and objectives as outlined by the applicant/s in this application form and consider the loan as not unsuitable.
2. I confirm that the Income and Expense information provided within the application are those obtained from the applicant/s during my preliminary assessment.
3. I confirm that I have provided details of any conflicts of interest relating to this application.
4. I confirm that I have asked the applicant(s) whether the equity contribution includes non-genuine savings and have recorded the terms of repayment where applicable.
5. I have asked the following questions of the applicant/s and their answers are:
 - Has any applicant ever been a shareholder or officer of any company of which a manager, receiver, and/or liquidator has been appointed? Yes No
 - Has any application in respect of this loan ever been submitted by any applicant or any other person (including another broker) to any other lender? Yes No
 - Is there any unsatisfied judgement entered in any court against any applicant, or any company of which any applicant is or was a shareholder or officer? Yes No
6. If a trust is involved in the application: the original Trust Deed(s) (and any amendments) were sighted on and a copy of the original Trust Deed(s) (and any amendments) is attached.
7. The applicant/s have requested the loan documents to be sent to: Borrower Broker Solicitor/Conveyancer
8. I confirm that all information supplied by the applicant/s has been entered into the electronic submission system accurately.

Broker Signature

Date

Submission Checklist

Please check the appropriate boxes below to indicate that supporting documentation has been provided for the application. Refer to the Credit Guidelines Booklet for detailed information. **Note:** You must ensure that all Tax File numbers have been removed from all supporting documentation.

Application

Executed

Fully completed AND signed Loan Application Form including 100 Point ID form [^] and Privacy Notice and Consent	<input type="checkbox"/>
Copy of ChoiceLend Serviceability Calculator Worksheet	<input type="checkbox"/>
Fixed Rate Authority Form (fixed rate request only)	<input type="checkbox"/>

[^]Applicable for new applicants only. For existing customers, a copy of photographic identification must be attached to verify customer identity. The original document must be sighted or certified.

Income Documentation

Attached

PAYG Applicants

Full Time (permanent) or Part-Time / Casual / Second Job with a minimum of 12 months continuous service

One computer generated payslip with YTD showing at least 2 pay cycles; **or**

If YTD not shown, 2 of the 3 last payslips; **or**

3 months Bank Statements or transaction listings reflecting direct employment income credits.[#]

* Most recent payslip must not be more than 60 days old as at the application submission date.

Statements must not be older than 60 days as at the application submission date.

Self-Employed Applicants

Attached

Tax Returns – ATO lodged Tax Returns for last two financial years and Tax Office Assessment Notices (where available)

Balance Sheet and Profit & Loss Statements for last two financial years (Accountant Prepared or Audited)

Other Income

Attached

Overtime, commission and bonus income:

• Bank statement(s) and transaction listing; **or**

• Payslip showing YTD; **or**

• PAYG Payment Summary; **or**

• Personal Tax Return; **or**

• Signed letter from employer

Rental income – copy of lease agreement / bank statements / most recent rental statement from real estate agent / market appraisal from registered real estate agent

Government benefits – at least six months statement

Child support – letter or bank statement showing six months received

Investment income (interest and dividends):

• Bank statement or payment summary; or any other acceptable documentation per policy

Savings History/Gift

Attached

Last 3 months consecutive history and balance of funds to complete transaction

Gift – Statutory Declaration (signed and witnessed by authorised person)

Evidence of funds to complete transaction (i.e. equity from other security, borrowed funds)

Refinance Documents

Attached

Last 6 months statements – loans

Last 3 months statements – credit cards

Copy of Rates Notice (paid and up to date) or copy of Title

Signed Discharge Authority (outgoing lender)

Existing Home Loans Not Being Refinanced

Attached

Loan repayment information to be verified is to include:

1. Loan limit

2. Interest rate

3. Expiry date **OR** remaining period of loan term (excluding Line of Credit facilities)

4. For interest only loans: expiry date **OR** remaining period of interest only period

And items 1, 2, and 3 can be verified via any one (or more) of the following documents that must not be more than 6 months old from application submission date:

Loan statement/s

Internet account summary

Internet transaction listing/s

Other document (eg: loan contract)

Purchase Documents

Attached

Executed copy of Contract of Sale

Copy of Transfer of Land document

Copy of deposit receipt (only where deposit funds are required to complete purchase or LVR > 80%)

Executed copy of Contract of Sale for Vacant Land (where applicable) or Copy of Title

Executed copy of Fixed Price Building Contract

Copy of plan of sub-division (where up to 3 residences to be constructed on title)

FHOG

Original certified copies of ID and Contract of Sale

Original and executed FHOG application form

Completed **AND** signed Authority to Use FHOG for Payment towards Construction Costs

Other Requirements

Attached

If a Trust involved in application:

• Copy of Original Trust Deed(s)(and any amendments)

If a Trust and/or a company is involved in this application:

Photo ID for all Beneficial Owner(s) confirming:

• Full Name and Date of Birth; **or**

• Full Name and Address

Loan Application

Loan Details

Loan Amount	\$ <input type="text"/>	LVR	<input type="text"/> %
Anticipated Settlement Date	<input type="text"/> / <input type="text"/> / <input type="text"/>	Finance Expiry Date	<input type="text"/> / <input type="text"/> / <input type="text"/>

Loan Requirements and Objectives

My/our requirements and objectives for seeking credit or reviewing my/our credit contract are:

Better Rate Building Consolidate Debts Investing Need Extra Cash Renovating Restructure Redraw Capability

Other objective (please describe)

My/our requirements and objectives for seeking an Interest Only loan (where applicable) are:

- Construction Bridging Finance Wealth Creation (investment purposes)
 Wealth Creation – cashflow for future investment (e.g. shares, investment property, super contributions)
 Wealth Creation – intend to convert owner occupied property into investment property in the future
 Temporary reduction in income (e.g. parental leave, change in circumstances)
 Anticipated large expense items (e.g. education, renovations, furniture)
 Recommendation provided by financial planner / accountant

Other objective (please describe)

Outline any risks or benefits for my/our credit contact

Complete the following if there are foreseeable changes

What is the foreseeable change?

When is it likely to occur and for how long?

What is the plan to meet the ongoing financial obligations?

Funds Position

Purchase price	\$ <input type="text"/>	Deposit paid	\$ <input type="text"/>
Refinance amount	\$ <input type="text"/>	Sale proceeds	\$ <input type="text"/>
Government costs (estimate)	\$ <input type="text"/>	Savings	\$ <input type="text"/>
Mortgage Insurance premium (estimate)	\$ <input type="text"/>	FHOG	\$ <input type="text"/>
Other	\$ <input type="text"/>	Gift	\$ <input type="text"/>
Debt consolidation: Credit card	\$ <input type="text"/>	Other (e.g. Sale of shares, redraw)	\$ <input type="text"/>
Personal loan	\$ <input type="text"/>	Loan amount required	\$ <input type="text"/>
Hire purchase/Lease	\$ <input type="text"/>		
Other	\$ <input type="text"/>		
Total funds required	\$ <input type="text"/>	Total funds available	\$ <input type="text"/>

Non-Genuine Savings

My/Our deposit or equity contribution includes non-genuine savings, such as an Advance or Gift from family or friends and this is repayable.

The Advance or Gift has been captured under the liabilities section of this application form. Yes No

Applicant Details

Personal Details:

Applicant status: Borrower Guarantor

Title (Mr/Mrs/Ms/Miss/Other)

Surname

Given names

Date of birth

Marital status: Single Married Widowed De facto Divorced

Number of dependants Age/s

Drivers licence number

Are you a permanent resident of Australia: Yes No

Address Details

Current address

State Postcode

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address

State Postcode

Time at previous address: Years Months

Address after settlement

State Postcode

Current residential status:

Own home Mortgaged Renting Boarding

Live with family Other

Contact Details

Postal address (if different from current residential address)

State Postcode

Home

Work

Mobile

Email

Applicant 1

Personal Details:

Applicant status: Borrower Guarantor

Title (Mr/Mrs/Ms/Miss/Other)

Surname

Given names

Date of birth

Marital status: Single Married Widowed De facto Divorced

Number of dependants Age/s

Drivers licence number

Are you a permanent resident of Australia: Yes No

Address Details

Current address

State Postcode

Time at current address: Years Months

If under 2 years, please provide previous address details.

Previous address

State Postcode

Time at previous address: Years Months

Address after settlement

State Postcode

Current residential status:

Own home Mortgaged Renting Boarding

Live with family Other

Contact Details

Postal address (if different from current residential address)

State Postcode

Home

Work

Mobile

Email

Applicant Details

Employment Details:

Applicant 1

Primary occupation

Industry

Employment Status:

PAYG employee Self employed Not employed

Full time Part time Casual Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name

Contact (HR/Payroll) name and phone number

Employer address

State Postcode

Time at current employment: Years Months

If under 2 years, please provide previous employment details.

Previous employer's name

Previous occupation and industry (if different from current)

Time at previous employment: Years Months

If self employed, please provide the following details.

Company name

Company address

State Postcode

Nature of business

Company ABN

Time in business: Years Months

Accountant's name and contact phone number

Employment Details:

Applicant 2

Primary occupation

Industry

Employment Status:

PAYG employee Self employed Not employed

Full time Part time Casual Contractor

If a wage or salary earner, please provide the following details.

Employer (company) name

Contact (HR/Payroll) name and phone number

Employer address

State Postcode

Time at current employment: Years Months

If under 2 years, please provide previous employment details.

Previous employer's name

Previous occupation and industry (if different from current)

Time at previous employment: Years Months

If self employed, please provide the following details.

Company name

Company address

State Postcode

Nature of business

Company ABN

Time in business: Years Months

Accountant's name and contact phone number

Income and Expenses (NOTE: All income must be shown as annual amounts)

Income Details:

Applicant 1

Gross salary	\$
Rental – property investments	\$
Other investments (e.g. shares)	\$
Other (Incl. Overtime)	\$
Total Income	\$

Income Details:

Applicant 2

Gross salary	\$
Rental – property investments	\$
Other investments (e.g. shares)	\$
Other (Incl. Overtime)	\$
Total Income	\$

EXPENSES

(Total monthly expenses **after loan**. Includes food, housekeeping, utilities, transport, education (excluding HECs), medical/health, entertainment, insurance, child maintenance and other but excluding rent, personal loan and credit card payments.)

Total Monthly Living Expenses: Applicant 1

\$

Total Monthly Living Expenses: Applicant 2

\$

Company/Trust Details (complete if applicable)

All following fields are mandatory

Company

Applicant Status: Borrower Guarantor

Registered company name:

ACN/ABN:

Registered as: Proprietary/Private Public

Trading name:

Nature of business:

Names of Directors: (if a proprietary company) 1.

2.

Full address of Principal Place of Business: (PO Box not acceptable)

State Postcode

Time at Address:

Full Registered Office address: (PO Box not acceptable)

State Postcode

Name of each beneficial owner: (if a proprietary company) 1. DOB:

2. DOB:

Residential address of each beneficial owner: (PO Box not acceptable) 1.

2.

Trust

Applicant Status: Borrower Guarantor

Full name of Trust:

Full Business/Trading name (if any) of the Trustee:

Nature of business:

Type of Trust:

Country in which Trust was established: Australia Other (please specify)

Full name of Trustee(s):
(if an individual) 1. DOB:

2. DOB:

Residential address of Trustee(s): State Postcode

State Postcode

Full Name of Beneficiaries:
(in respect of the Trust) 1.

2.

If Trustee is a company,
registered company name

ACN/ABN:

Registered as: Proprietary/Private Public

Trading name:

Nature of business:

Name of Directors:
(if a proprietary company) 1.

2.

Full address of Principal Place of Business:
(PO Box not acceptable) State Postcode

Time at Address:

Full Registered Office address
(PO Box not acceptable) State Postcode

Name of each beneficial owner:
(if a proprietary company) 1. DOB:

2. DOB:

Residential address
of each beneficial owner: State Postcode

State Postcode

Class of Beneficiaries:

Settlor(s): 1. Deceased 2. Minor Contributor (<\$10k)

3. Major Contributor: Full Name:

Name of each beneficial owner:
(if a proprietary company) 1.

2.

Residential address
of each beneficial owner: State Postcode

State Postcode

Power of Attorney

Will the loan contract be executed under Power of Attorney? Yes* No *please provide the following details:

Full Name: DOB:

Residential address: State Postcode

Assets and Liabilities Statement

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

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

Assets (what you own)

* If Asset is not wholly owned by applicants, please indicate percentage of ownership

Real Estate

Property address	Market Value \$	Share %

Superannuation

Fund	Amount \$	Share %

Total Assets \$

Accounts - Saving/Term Deposit

Name of Financial Institution	Amount \$	Share %

Other (eg. household contents, shares, motor vehicles)

Description	Amount \$	Share %

Liabilities (what you owe)

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

* Current limit is the amount now owing plus any available redraw

Existing Mortgages - With Principal & Interest Repayments

Lender's Name	Current Interest Rate	Loan Term Remaining or Expiry Date	Current Limit*	Monthly Repayments	Amount Owing	Ref^
	%(p.a.)		\$	\$	\$	
	%(p.a.)		\$	\$	\$	
	%(p.a.)		\$	\$	\$	

Existing Mortgages - With Interest Only Repayments or Line of Credit

Lender's Name	Current Interest Rate	Loan Term Remaining or Expiry Date	IO Period Remaining or Expiry Date	Current Limit*	Monthly Repayments	Amount Owing	Ref^
	%(p.a.)			\$	\$	\$	
	%(p.a.)			\$	\$	\$	
	%(p.a.)			\$	\$	\$	

Personal Loans/Bank Facilities/Overdrafts

Lender's Name	Monthly Repayments	Amount Owing	Ref^
	\$	\$	
	\$	\$	
	\$	\$	

Credit Cards/Store Cards

Institution	Limit	Amount Owing	Ref^
	\$	\$	
	\$	\$	
	\$	\$	

Hire Purchases/Leases/Personal Debts

Details	Monthly Repayments	Amount Owing	Ref^
	\$	\$	
	\$	\$	
	\$	\$	

Other (eg. household contents, shares, motor vehicles)

Details	Amount Owing	Ref^
	\$	
	\$	
	\$	

Total Liabilities \$

Loan Specifications

Loan Requirements:

Total loan amount: \$ Loan Term (25 or 30 years): Years

LMI option:

LMI to be capitalised? Yes No

First Home Owner:

Yes No

Split 1:

Amount: \$

Loan Purpose:

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest **OR** Interest Only Interest only term (1-10 years[^]): Years

Fixed: Principal + Interest **OR** Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.

[^]Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

Split 2:

Amount: \$

Loan Purpose:

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest **OR** Interest Only Interest only term (1-10 years[^]): Years

Fixed: Principal + Interest **OR** Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.

[^]Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

Split 3:

Amount: \$

Loan Purpose:

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest **OR** Interest Only Interest only term (1-10 years[^]): Years

Fixed: Principal + Interest **OR** Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.

[^]Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

Split 4:

Amount: \$

Loan Purpose:

Vacant Land/Construction:

Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.

Variable: Principal + Interest **OR** Interest Only Interest only term (1-10 years[^]): Years

Fixed: Principal + Interest **OR** Interest Only* Fixed term: Years

*Interest only term must equal fixed rate term.

[^]Interest only term is limited to 5 years where the LVR >80% or the loan is for personal use.

Repayments: The first loan repayment will be deducted one month after settlement date, after that, at the frequency you nominated in the Direct Debit Request form.

Product options:

Debit Card:

Applicant 1 – Split Number:

Applicant 2 – Split Number:

Property Security Details

If you are offering more than two properties as security for your loan, please complete an additional Property Security Details Form.

Property 1 Details:

Purchase price

\$

OR Estimated value:

\$

Property address:

State

P/code

Title:

Freehold Strata Other

Volume

Folio

Zoning

Name/s in which title is/will be held:

(ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Property status:

Vacant land Construction Established property New property

If construction:

House and land Standard building contract Off the plan Other:

Dwelling type:

House Unit/Townhouse Apartment

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone:

[]

Work phone:

[]

Mobile phone:

[]

Email address:

Property 2 Details:

Purchase price

\$

OR Estimated value:

\$

Property address:

State

P/code

Title:

Freehold Strata Other

Volume

Folio

Zoning

Name/s in which title is/will be held:

(ALL persons registered on this title must complete this application form as co-borrower or guarantor.)

Property status:

Vacant land Construction Established property New property

If construction:

House and land Standard building contract Off the plan Other:

Dwelling type:

House Unit/Townhouse Apartment

Please provide details of person to be contacted to arrange access to property for valuation purposes.

Contact name:

Home phone:

[]

Work phone:

[]

Mobile phone:

[]

Email address:

Solicitor/Conveyancer (Mandatory for Purchase Transactions)

Company:

Address:

State

P/code

Contact name:

[]

Work phone:

[]

Fax number:

[]

Email address:

Privacy Notice And Consent for ChoiceLend (“the mortgage manager”)

This privacy notice and consent relates to this application (this application) you make to a mortgage manager for a loan (your loan) or in which you offered to guarantee the applicant's loan obligations. It includes consents from you to disclose certain information to other organisations described below. Your loan may be consumer credit or commercial credit.

The mortgage manager will submit this application to a lender or the lender's loan servicer to consider. If the lender or its loan servicer approves this application, it may seek lender's mortgage insurance (LMI) cover from a lender's mortgage insurer or title insurance cover from a title insurer or both in relation to your loan.

In this privacy notice and consent, “credit eligibility information” means information an organisation described below obtained from a credit reporting body or that is based on information obtained from a credit reporting body.

Privacy Notice

This privacy notice tells you how certain organisations collect information about you, what they use the information for and who they share the information with. If any of those organisations collect information that can be used to identify you, it will take reasonable steps to notify you of that collection.

Organisations that collect information about you

This privacy notice and consent covers the following organisations that may collect information about you relating to this application or your loan or a guarantee of the loan:

- the mortgage manager (the mortgage manager) through whom you made this application or that manages your loan. That mortgage manager is Advantagedge Financial Services Pty Ltd ACN 130 012 930 trading as ChoiceLend;
- the lender to whom you make this application or that makes your loan available. That lender is either Perpetual Trustees Victoria Limited ACN 004 027 258 or AFSH Nominees Pty Ltd ACN 143 937 437 (each a lender);
- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. That loan servicer is Advantagedge Financial Services Pty Ltd ACN 130 012 930;
- the LMI insurer that considers a lender's request for LMI cover relating to this application or that gives LMI cover to the lender for your loan. That LMI insurer is either QBE Lenders Mortgage Insurance Ltd (QBE) ACN 000 511 071 or Genworth Financial Mortgage Insurance Pty Ltd (Genworth) ACN 106 974 305 (each an LMI insurer); and
- the title insurer (the title insurer), that considers a lender's request for title insurance cover relating to this application or that gives title insurance cover to the lender for your loan, and its related entity: the title insurer is First American Title Insurance Company of Australia Pty Limited (First Title) ACN 075 279 908 and its related entity is First Mortgage Services Pty Ltd (FMS) ACN 110 202 429.

Each of those organisations is described below separately as “we” and “us”. The LMI insurers and the title insurer are described together below as “insurers”.

How information is collected from you

We will collect information about you from you directly whenever we can. Most information will be collected from this application and from the records we maintain about the products or services you receive from us. We may verify that information from sources referred to in this application or in this privacy notice and consent.

Sometimes an LMI insurer may also collect further personal information about you during the course of the LMI cover provided to the lender for your loan. The terms of this notice and the LMI insurer's Privacy Policy will apply to the collection, use and disclosure of that information.

How information is collected from other sources

Sometimes we will collect information about you from other sources as the Privacy Act 1988 permits. We may collect information about you that is publicly available (for example from public registers or social media), or made available by third parties. We do this where:

- we distribute or arrange products on behalf of others, including our business partners;
- we can't get hold of you and need to update your contact details;
- we need information from third parties about an application you make through us;
- we need information for fraud prevention purposes;
- we are checking the security you are offering;
- we can learn insight about your financial needs, such as through property information;
- you have consented to third parties sharing it with us, such as organisations we sponsor or have loyalty programs with;
- at your request, we exchange information with your legal or financial advisers or other representatives.

We may use or disclose information about you in order to combine the information that we hold about you with information about you collected from or held by external sources.

When the law authorises or requires collection of information

There are laws that affect organisations that may require us to collect personal information about you. For example, we may require information about you to verify your identity under Australian Anti-Money Laundering law.

How your information may be used

A lender, the loan servicer or the mortgage manager may use information about you for purposes including:

- giving you information about loan products or related services including help, guidance and advice;
- considering whether you are eligible for a loan or any related service, including identifying or verifying you or your authority to act on behalf of a customer;
- processing this application and providing you with a loan or related service;
- administering your loan or any related service, for example, to answer requests or deal with complaints;
- telling you about other products or services it or its related companies or its distributors make available and that may be of interest to you, unless you tell them not to;
- identifying opportunities to improve our service to you and improving our service to you;
- allowing it to run its business efficiently and to perform administrative and operational tasks;
- preventing or investigating any fraud or crime or any suspected fraud or crime;
- as required by law, regulation or codes binding it; and
- any purpose to which you have consented.

You can let the lender, loan servicer or the mortgage manager know at any time if you no longer wish to receive direct marketing offers from them. They will process your request as soon as practicable.

Also, a lender, the loan servicer or the mortgage manager may use credit information about you to:

- enable an insurer to assess the risk of providing insurance to the lender or to address the lender's arrangements with the insurer;
- assess whether to accept a guarantor or the risk of a guarantor being unable to meet their obligations;
- consider hardship requests; and
- assess whether to securitise loans and to arrange securitising loans the lender makes.

An LMI insurer may use information about you:

- to decide whether to insure a lender under an LMI policy;
- to assess the risk of you or a guarantor defaulting on your obligations to a lender;
- to administer and vary the insurance cover including for securitisation and hardship applications;
- to verify information that the LMI insurer collects about you;
- to deal with claims and recovery of proceeds including, among other things, to enforce a loan or a guarantee in place of a lender if the LMI insurer pays out an insurance claim on your loan or the loan you guarantee;
- to conduct risk assessment and management involving credit scoring, portfolio analysis, reporting and fraud prevention;
- to comply with legislative and regulatory requirements including requirements under the Privacy Act 1988 and Insurance Contracts Act 1984 as amended from time to time;
- for a mortgage insurance purpose relating to you; and
- for any other purpose under the insurance policy the LMI insurer issues to the lender relating to your loan.

The title insurer or its related entities may use information about you:

- to assess the risk of providing title insurance to the lender;
- for the subsequent administration or variation of the title insurance policy;
- for risk assessment, reporting, fraud prevention, enforcement and claim recovery activities;

Privacy Notice And Consent (Continued)

- to discharge your existing mortgage over the security property and register your new mortgage over the security property where a refinance is taking place;
- to deal with claims and to enforce a loan or a guarantee in place of a lender if the title insurer pays out an insurance claim on your loan or the loan you guarantee;
- for a title insurance purpose relating to you;
- to comply with legislative and regulatory requirements; and
- for any other purpose under the contract between a lender and the title insurer.

What happens if you don't provide information

If you don't provide your information to us, it may not be possible:

- to provide you with the product or service you want. For example, if information is not disclosed to an insurer, it may not be able to process a lender's request for insurance. In that case, the lender may not be able to assess this application;
- for the lender, loan servicer or a mortgage manager to manage or administer the loan the lender makes to you;
- verify your identity or protect against fraud; or
- in the case of the lender, loan servicer or mortgage manager, to let you know about other products or services that might be suitable for your financial needs.

Sharing Your Information

Sharing with other organisations

We use and share information about you with other organisations described above for the purposes described above.

Sharing with related companies

We may share information about you with our related companies for the purposes described above.

Sharing with your representatives and referees

We may share information about you with:

- your representative or any person acting on your behalf (for example, lawyers, settlement agents, accountants, brokers, mortgage aggregators with whom your broker is associated, or real estate agents); and
- your referees, such as your employer, to confirm details about you.

Sharing with credit reporting bodies

We may disclose information about you to a credit reporting body in relation to this application or your loan or your guarantee, including overdue payments. A credit reporting body may include information about you in reports that it gives other organisations (like other lenders) to help them assess your credit worthiness.

Some of that information may reflect adversely on your credit worthiness, for example, if you fail to make payments or if you commit a serious credit infringement (like obtaining credit by fraud). That sort of information may affect your ability to get credit from other lenders.

Sharing with third parties

We may disclose information about you to third parties, in relation to: considering the application; providing, managing or administering your loan; exercising rights relating to your loan; exercising rights relating to your guarantee; or any insurance policy an insurer issues to the lender relating to your loan or the loan you guarantee. Those third parties may include:

- real estate agents, valuers, other insurers (other than those described above), re-insurers, claim assessors and investigators;
- brokers or referrers that submitted applications on your behalf or referred you to the mortgage manager;
- other financial institutions, like banks;
- credit reporting bodies or other approved third parties who are authorised to assess the validity of identification information;
- organisations that are involved in debt collecting including purchasers of debt;
- fraud reporting agencies (including organisations that assist with fraud investigations and organisations established to identify, investigate and/or prevent any fraud, suspected fraud, crime, suspected crime, or misconduct of a serious nature);
- organisations involved in surveying or registering a security property or which otherwise have an interest in a security property;

- government or regulatory bodies (including the Australian Securities and Investments Commission and the Australian Tax Office) as required or authorised by law. In some instances, these bodies may share the information with relevant foreign authorities;
- rating agencies to the extent necessary to allow the rating agency to rate particular investments;
- organisations involved in securitising your loan, including the Reserve Bank of Australia (sometimes this information is de-identified), re-insurers and underwriters, loan servicers, trust managers, trustees and security trustees;
- companies we arrange or distribute products for;
- guarantors and prospective guarantors of your loan;
- the borrowers or the prospective borrowers of the loan you guarantee;
- our joint venture partners that conduct business with us;
- organisations involved in a corporate re-organisation or transfer of NAB Group assets or business;
- other organisations involved in our normal business practices, including our agents and contractors, as well as our accountants, auditors or lawyers and other external advisers (e.g. consultants and any independent customer advocates);
- service providers (including data consultants and IT contractors), agents, contractors and advisers that assist us to conduct our business; and
- where you've given your consent or at your request, including to your representatives or advisors.

Also, a lender or the loan servicer may disclose information about you, in relation to other services relating to your loan or your guarantee or its loan products, to others including:

- organisations that maintain, review and develop a lender's or the loan servicer's business systems, procedures and technology infrastructure, including testing or upgrading our computer systems;
- payments systems organisations including merchants, payment organisations and organisations that produce cards, cheque books or statements for a lender in relation to your loan or the loan you guarantee;
- organisations that assist a lender or the loan servicer with product planning, analytics, research and development; and
- mailing houses and telemarketing agencies and media organisations that assist a lender or the loan servicer to communicate with you, including media or social networking sites.

Sharing outside of Australia

QBE may disclose information about you to related companies situated in the Philippines or to service providers situated in India.

Genworth may disclose information about you to related companies situated in the USA, Canada or the United Kingdom.

The title insurer or its related entities may disclose information about you to related companies situated in the USA, Malaysia or India.

We may store information about you in cloud or other types of networked or electronic storage. As electronic or networked storage can be accessed from various countries via an internet connection, it's not always practicable to know in which country information about you may be held.

Overseas organisations may be required to disclose information shared with them under a foreign law. In those instances, the organisation, described above, that disclosed the information to the overseas organisation will not be responsible for that disclosure.

Each lender, loan servicer and mortgage manager:

- will only share any credit information about you with a credit reporting body if that body has a business operation in Australia; and
- is unlikely to share credit eligibility information with organisations that do not have business operations in Australia.

Accessing your Information

You can ask us to access information that we hold about you. You have special rights to access credit eligibility information. You can find out how to access information about you (including credit eligibility information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Correcting your Information

You can ask us to correct information we hold about you. You have special rights to correct credit information about you. You can find out how to correct information about you (including credit information) by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Privacy Notice And Consent (Continued)

Complaints

If you have a complaint against us about a privacy issue, please tell us about it. You can find out how to make a complaint (including special rights for credit information complaints) and how we will deal with a complaint, by reading our Privacy Policy, available by contacting us. Please see our contact details in the schedule.

Privacy Policy

You can find out more about how we manage information about you by reading our Privacy Policy available by contacting us. Please see our contact details in the schedule. Also, you can read and obtain a copy of that policy at our website address set out in the schedule.

Consent

By signing this form, you consent to:

- us obtaining information about you from a credit reporting body:
 - to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan; and/or
 - to assess whether to accept you as a guarantor of the loan;
- us exchanging information about you with other credit providers to: assess this application; assess whether to accept you as a guarantor; assist you to avoid defaulting on your loan or your guarantee; notify other credit providers of a default by you; or assess your credit worthiness. This information may include credit eligibility information;
- if you are a joint applicant under this application or become a joint borrower under your loan, us exchanging information about you with your joint applicants or joint borrowers to process this application and to administer your loan;
- us disclosing information (including credit eligibility information to potential guarantors) about you to a potential or existing guarantor (or their legal representative) but only to assist them to consider whether to act as a guarantor or to offer property as security or to inform them about:
 - this application and details of the obligations guaranteed or proposed to be guaranteed;
 - your credit worthiness, credit capacity or credit history; and
 - any other matter we decide is relevant to a potential guarantor or guarantor;
- if a lender, the loan servicer or mortgage manager requests an insurer for LMI insurance or title insurance for the loan for which you applied, the lender, the loan servicer or the mortgage manager disclosing to that insurer information about you for any purpose in connection with that insurance;
- us checking the details of the information you gave in this application. They may contact any person you named in this application for that purpose. If you give us an identity document (for example, your passport or driver's licence) in connection with this application, we may contact the authority that issued the document to verify the status of and any information contained in the document;
- us exchanging information (including credit eligibility information) about you with any person acting on your behalf (like a broker, the mortgage aggregator with whom your broker is associated, or a referrer) relating to processing this application and establishing and managing your loan or your guarantee;
- us exchanging information about you with our relevant service providers (including any service provider located outside Australia) including information that we collect from you as an agent of a State or Territory government in relation to a First Home Owner Grant application you make. For more information, please see the privacy notice above and our privacy policy, available by contacting us. Please see the contact details in the schedule;
- a lender or the loan servicer disclosing your credit eligibility information to other organisations participating in securitising the lender's loans, but only for purposes relating to those arrangements including to enable those other organisations to exercise rights they have under securitisation arrangements to review loan files; and
- us using the information in this application to better understand and/or manage your relationship with us.

Information about other people

If you give information about another person (like your employer, spouse, referee or solicitor) in relation to this application or a loan you get from the lender to us, you will let that other person know that:

- we have collected their information to assess this application, to manage any loan you get from a lender and for any other purpose set out in the privacy notice above;
- we may exchange this information with other organisations set out in that privacy notice;
- we handle their personal information in the way set out in our Privacy Policy and that privacy notice and they can:
 - access or request a copy of that privacy policy or privacy notice; or
 - access the information we hold about them, by using the contact details for us in the schedule; and
- you may not be able to get credit from the lender or we may not accept your application to act as a guarantor of a loan unless we obtain their information.

More about the credit reporting body we use

Contact details

We may give information about you to one or more credit reporting bodies in relation to this application or your loan. Currently, we deal with Equifax Australia Information Services and Solutions Pty Limited. Equifax's contact details are in the schedule. Equifax has a credit reporting policy about how it handles information about you. You can obtain copies of that policy at Equifax's website set out in the schedule.

If you think you have been the victim of a fraud

If you believe that you have been or are likely to be the victim of fraud (including identity fraud), you can request a credit reporting body not to use or disclose the information they hold about you.

If you don't want your information used by them for direct marketing/pre screening purposes

You can ask a credit reporting body not to use information about you to undertake pre-screening assessments of individuals to determine whether those individuals are eligible to receive direct marketing from a particular credit provider. Please contact the credit reporting body, if you want to ensure that the credit reporting body does not use information about you for pre-screening assessments.

Privacy Notice And Consent (Continued)

Schedule

Lenders

Perpetual Trustees Victoria Limited ACN 004 027 258
Level 12, 123 Pitt Street, Sydney, NSW 2000.
Tel: 02 9229 9000
Web: www.perpetual.com.au
Its privacy policy is set out at
<http://www.perpetual.com.au/privacy-policy.aspx>

AFSH Nominees Pty Ltd ACN 143 937 437
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600
Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

Loan Servicer

Advantedge Financial Services Pty Ltd ACN 130 012 930
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 03 8616 1600
Web: www.advantedge.com.au

Its privacy policy is set out at www.advantedge.com.au/privacy

Mortgage Manager

Advantedge Financial Services Pty Ltd ACN 130 012 930
trading as ChoiceLend
Level 10, 101 Collins St, Melbourne VIC 3000
Tel: 1300 669 764
Web: [choicelend.com.au](http://www.choicelend.com.au)

Its privacy policy is set out at <http://www.choicelend.com.au/privacy.htm>

Insurers

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071
Level 21, 50 Bridge St, Sydney NSW 2000
Tel: 1300 367 764
Web: www.qbelmi.com
Its privacy policy is set out at <http://www.qbelmi.com/pg-QBE-Privacy-Policy-Statement.seo>.

Genworth Financial Mortgage Insurance Pty Ltd ACN 106 974 305
Level 26, 101 Miller St, North Sydney NSW 2060
Tel: 1300 655 422

Web: www.genworth.com.au
Its privacy policy is set out at <http://www.genworth.com.au/privacy-policy>

First American Title Insurance Company of Australia Pty Ltd ACN 075 279 908

Level 10, 309 George Street, Sydney NSW 2000
Telephone 1300 362 178
Web: www.firsttitle.com.au

Its privacy policy is set out at <http://www.firsttitle.com.au/property-owners/copyright-copy-first-title-privacy-policy>

Credit Reporting Body

Equifax Australia Information Services and Solutions Pty Limited

- Online: www.mycreditfile.com.au
- Equifax's credit reporting policy is set out at <http://www.equifax.com.au/privacy>
- Mail: Attention: Public Access Division Equifax Pty Ltd
PO Box 966 North Sydney NSW 2059.

Important Information

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

1. I/We have been given an opportunity to check the information contained in this application and I/we confirm that the information is true.
2. I/We confirm that we are not aware of any foreseeable changes to my/our circumstances that may otherwise impact on my/our ability to meet mine/our contractual obligations.
3. I/We authorise the mortgage manager, the Lender and the Insurer to:
 - a. Verify the information contained in this application (where applicable);
 - b. Collect information in accordance with the Privacy Notice and Consent.

Sign Here – all applicants and guarantors (if applicable) must sign below:

Applicant 1:

Full name (please print):

Signature:

Date:

Applicant 2:

Full name (please print):

Signature:

Date:

Guarantor 1:

Full name (please print):

Signature:

Date:

Guarantor 2:

Full name (please print):

Signature:

Date:

Identification Check: 100 Point Identification Check

100 Point Identification Check MUST include at least one document with photo identification. Original documents MUST be sighted by an Authorised Broker and a clear copy of the documents must accompany this form.

Acceptable Documents

* Only one birth certificate or passport per check accepted.

Birth Certificate* or Citizen Certificate	70 points
Current Passport* or Expired Passport* (<i>Expired not cancelled, which was current in the preceding two years</i>)	70 points
Australian Drivers Licence	70 points
Student Photo ID Card (<i>Issued by an Australian Tertiary Education Institution</i>)	40 points
Pension Concession or Health Care Cards	40 points
Individual has been known to an Authorised Broker for a minimum of 12 months	40 points
Name/address confirmed by current or previous employer	35 points
Land Rates Notice	35 points
Public utilities record	25 points
Medicare Card	25 points
Financial institution passbook, debit or credit card (<i>1 per institution</i>)	25 points

APPLICANT 1:

	Document 1	Document 2	Document 3	Document 4
Document type				
Date of birth (if shown)	/ /	/ /	/ /	/ /
Place of issue				
Date of issue	/ /	/ /	/ /	/ /
Document number				
Expiry date	/ /	/ /	/ /	/ /
	Points	Points	Points	Points
TOTAL POINTS				

Full name – surname first (please print):

Former name (surname first)[^]

Applicant signature:

[^]To be completed where names on supporting documentation is inconsistent with ID documents. If applicable, please provide proof of name change.

APPLICANT 2:

	Document 1	Document 2	Document 3	Document 4
Document type				
Date of birth (if shown)	/ /	/ /	/ /	/ /
Place of issue				
Date of issue	/ /	/ /	/ /	/ /
Document number				
Expiry date	/ /	/ /	/ /	/ /
	Points	Points	Points	Points
TOTAL POINTS				

Full name – surname first (please print):

Former name (surname first)[^]

Applicant signature:

[^]To be completed where names on supporting documentation is inconsistent with ID documents. If applicable, please provide proof of name change.

I am satisfied that the identity of the Applicant/s whose name, former name (if applicable), date of birth, residential address, and signature appears within this application has been verified in accordance with the criteria listed above. I also confirm that I have sighted the original documents in verifying the Applicants' identity and that true and complete copies of these are supplied with this application.

Authorised Broker signature:

Date completed