

*This form is to be used when submitting electronic loan applications*

## BROKER DECLARATION

Applicant/s name/s Loan No. (if known)

Upfront Commission Trail Commission

Broker full name

Broker email

Broker mobile Broker tel.

La Trobe Financial BDM (if applicable)

Company name ABN

Company address

Aggregator (if applicable)

## FINANCE STATUS UPDATES – SEND TO: (tick all applicable)

Broker email Broker mobile

Other: Name

Email Mobile

## INDUSTRY PROFESSIONAL BODY DECLARATION

I am a member of an industry professional body as outlined below:

MFAA member MFAA membership number

FBAA member FBAA membership number

CAFBA member CAFBA membership number

Other I am not a member of an industry body but certify that I have undertaken AML/CTF training covering the matters required by the AML/CTF rules within the past twelve months.

## CREDIT LICENCE DECLARATION

I hold an Australian Credit Licence under the *National Consumer Credit Protection Act 2009*

ACL/Reg. number

OR

I am an Authorised Credit Representative or employee of an Australian Credit Licensee under the *National Consumer Credit Protection Act 2009*

Name of ACL holder ACL/Reg. number

ACR number

## BY SIGNING THIS FORM I DECLARE THAT

I have met the *National Consumer Credit Protection Act 2009* responsible lending obligations by:

- making reasonable inquiries about the customers financial situation, including their actual living expenses, requirements and objectives. This information is documented on file and held by me for a period not less than 7 years;
- taking reasonable steps to verify the customers financial situation; and
- making a preliminary assessment as to whether the credit contract applied for is not unsuitable for the consumer based on the information provided.

Signature of Finance Assistance Provider

Date

## SUBMISSION DOCUMENTATION CHECKLIST

### All Loans

- Broker Submission Notes - Summary of transaction and background of any known credit issues
- Completed Application Form or Easy Lodge Broker Support Form for electronic applications
- Broker Interview Guide (only for NCCP regulated credit)
- Broker Declaration
- Verification of Identity - all applicants plus certified copies of ID documents
- Completed La Trobe Financial Servicing Calculator

### Valuation

For your application to be fast-tracked and given priority include a completed valuation in your loan submission

- Valuation has been completed and attached to application
- Valuation has been ordered via property hub (residential loans only) <https://propertyhub.corelogic.asia/>
- I will order valuation once indicative approval has been issued

### Income Documentation

#### PAYG Applicants

- 2 most recent payslips

#### Full Doc Self Employed

- 2 years Financial Statements
- 2 years Accountant Prepared Tax Returns &
- 2 years Notice of Assessment (individuals)
- TFNs removed prior to submission

#### Lite Doc Self Employed

- Fully completed Self Employed Borrower repayment Declarations; and
- Accountants Certification or 12 months BAS Statements

#### Rental Income / Commercial Lease Doc

- Rental statement or Copy of Lease
- 2x Rental Appraisals (unleased properties - excluding security property)

### Loan Document Delivery

How does your customer wish to receive their loan documents

- DocuSign (coded loans only)
- Emailed
- Post
- Other

### Broker Submission Notes

### Other Documents (if relevant)

- Contract of Sale & Deposit Receipt - signed & dated
- Nomination form required if name on application does not match Contract of Sale
- 6 months statements for mortgage debts being refinanced (12 months for non-conforming loans)
- 3 months statements for Credit Cards or Personal loans being refinanced
- Evidence of Funds to complete
- Refinance of ATO Debt - detailed explanation signed by customer confirming reason for debt & what steps have been put in place to ensure it doesn't happen again
- Refinance of Private Mortgage or Caveat Loan - original agreement, 12 months statements or letter of conduct
- Explanation for Adverse Credit if applicable - signed by customer confirming reason for adverse conduct (default or missed repayments)

### SMSF Loans

- Certified signed & dated Trust Deed (including schedules, annexures & deed of variation if applicable)
- Certified signed & dated Bare Trust Deed (including schedules, annexures & deed of variation if applicable)
- 12 months statements showing contributions

### Construction Loans - Single

- Copy of Fixed Price Building Contract
- Copy of Plans & Specifications
- Copy of Building & Planning Permits (if available)
- Copy of GST Declaration

### Construction Loans - Multi Unit

- Builder and Developer CV
- Development Feasibility Analysis
- Copy of Fixed Price Building Contract
- Copy of Plans & Specification
- Copy of Building & Planning Permits (if available)
- Copy of GST Declaration & Letter from Accountant outlining GST margin scheme cost base

### Solicitor's Details (if any)

- Solicitor/Conveyancer company name
- Solicitor/Conveyancer full name
- Solicitor/Conveyancer email
- Tel. Business
- Tel. Mobile
- Settlement Date
- Finance Clause Date

Signature of Finance Assistance Provider

Date:

**1. LOAN REQUIREMENTS AND OBJECTIVES - LOAN FEATURES**

**If Interest only required:** Reason for requesting an interest only period (i.e. tax benefits based on financial advice, upcoming expenses that require redraw access, flexibility of cash flow, upcoming security sale).

Do you have any additional requirements? Redraw      Ability to make additional repayments      Other (please specify)

**2. LOAN REQUIREMENTS AND OBJECTIVES - LOAN PURPOSE**

Purchase	Refinance				
Construction		\$			
Land Value \$			Build Description	Single	Duplex      Multi Unit
Build Cost \$			If multi-unit, no. of units		
Estimated completed value \$					

**Provide detailed commentary on cash out**

Cash Out – Personal	\$
Home Improvements	\$
Purchase Goods	\$
Holiday/Travel	\$
Divorce settlement	\$
Personal investments – shares etc	\$
Property purchase	\$
Other	\$
Cash Out – Business Purpose	\$
Working capital	\$
Buy asset/investment	\$
Purchase business	\$
Marketing/advertising expenses	\$
Other	\$

**3. EXIT STRATEGY** – for applicants aged 55 or over provide **detailed** exit strategy (provide separate signed statement by customer if insufficient space)

#### 4. PRIVACY CONSENT FORM FOR COMMERCIAL AND CONSUMER LENDING

**This consent relates to La Trobe Financial Services Pty Limited ACN 006 479 527 Australian Credit Licence 392385, La Trobe Financial Asset Management Limited ACN 007 332 363 Australian Credit Licence 222213 Australian Financial Services Licence 222213 and our related bodies corporate ('we', 'us', 'our'). 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 viewing our privacy policy at [latrobefinancial.com.au/Home/PrivacyPolicy](http://latrobefinancial.com.au/Home/PrivacyPolicy). If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services.**

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained at [latrobefinancial.com.au/Home/PrivacyPolicy](http://latrobefinancial.com.au/Home/PrivacyPolicy) or by contacting us on 13 80 10. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and complaints processes. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of prescreening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

**Consumer and commercial credit information** We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from CRB providing both consumer and commercial credit information.

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

**Exchange information with guarantors** We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

**Exchange information** We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information. We raise money from investors in our funds and sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors.

- Finance brokers, mortgage managers, and persons who assist us provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender

- Businesses assisting us with funding for loans
- Trade insurers
- Investors and potential investors in our Fund – for example sometimes loans are matched with specific investors, requiring disclosure of personal and financial information about you to those investors and potential investors
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

**Customer identification** We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

**Lenders Mortgage insurers (LMIs)** We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities that we can exchange information with.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd which can be contacted and a copy of their privacy policy obtained on 1300 655 422 or [genworth.com.au](http://genworth.com.au); and

QBE Lenders Mortgage Insurance Limited which can be contacted and a copy of their privacy policy obtained on 1300 367 764 or [qbelmi.com](http://qbelmi.com).

The privacy policies of the LMIs contain information about how you may access the personal information and credit information the LMI holds about you, seek correction of that information, and how you may complain about a breach of your privacy. The LMIs may disclose your personal and credit information to overseas entities including related entities located overseas including USA, Canada and the United Kingdom.

We may exchange your personal and credit information with the following CRBs:

Equifax Pty Ltd - [equifax.com.au](http://equifax.com.au)

Dun & Bradstreet (Australia) Pty Ltd – [dnb.com.au](http://dnb.com.au)

Experian – [experian.com.au](http://experian.com.au)

## 5. GENERAL

By signing and initialling this form, you agree that:

- the information provided by you is true and correct in every particular;
- we may obtain a valuation of the security property at your expense if instructed to do so;
- if we provide the credit requested in this application you will execute the mortgages that we require over the properties offered as security;
- we and our intermediaries may be paid fees, margins and commissions in respect of the credit arranged by us and provided by you;
- we are entitled to retain all initial upfront fees, including the fee paid for the valuation. Whether we ultimately decide to grant or refuse your application for credit, the valuation will always remain our property; and
- La Trobe Financial in making its credit decision, is relying on the information that you provided in this application. Please make sure that the information is correct. Obtaining finance by deception, fraud or dishonesty, which includes making false statements as to income, are crimes which may be punishable by imprisonment.

## 6. SIGNATURES

Signature of applicant/guarantor/director	Name in full	Date
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Signature of applicant/guarantor/director/company secretary	Name in full	Date
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Signed for and on behalf of a corporate applicant – please affix company seal if necessary

**VERIFICATION OF IDENTITY - CERTIFICATE BY IDENTITY AGENT - APPLICANT ONE**

A separate Certificate of Identification must be completed for each person falling within the below categories:

Applicant: Tick Capacity

Borrower	Guarantor	Mortgagor	Beneficiary (25% or more for trust or company)
Trustee	Settlor (\$10k)	Attorney	

**CUSTOMER PERSONAL INFORMATION**

Name Date of Birth

Other names  
known by:

Address

**YOU MUST SIGHT AND CERTIFY EACH ORIGINAL DOCUMENT  
(IF THIS IS NOT POSSIBLE, PLEASE CONTACT YOUR BDM OR OUR CREDIT DESK ON 13 80 10)**

Please start with Category 1. If the person cannot provide all documents in Category 1, move to Category 2 and so on. All documents you sight must be originals. All documents must be current. Note: Australian passports may be expired by no more than two (2) years

CATEGORY	IDENTIFICATION DOCUMENTS REQUIRED	CATEGORY	IDENTIFICATION DOCUMENTS REQUIRED
1	A. Australian or Foreign Passport; <b>AND</b> B. Australian Drivers Licence or Photo Card; <b>AND</b> C. Marriage certificate or change of name (if applicable).	3	A. Medicare, Centrelink or DVA Card; <b>AND</b> B. Full birth, citizenship or descent certificate; <b>AND</b> C. Australian Drivers Licence or Photo Card; <b>AND</b> D. Marriage certificate or change of name (if applicable).
2	A. Australian or foreign passport; <b>AND</b> B. Full birth, citizenship or descent certificate; <b>AND</b> C. Medicare, Centrelink or Department of Veteran Affairs Card; <b>AND</b> D. Marriage certificate or change of name (if applicable).	4(a)	A. Australian or Foreign Passport; <b>AND</b> B. Another form of Government issued photo ID; <b>AND</b> C. Marriage certificate or change of name (if applicable).
		4(b)	A. Australian or Foreign Passport; <b>AND</b> B. Full Birth Certificate; <b>AND</b> C. Another form of Government issued ID; <b>AND</b> D. Marriage certificate or change of name (if applicable).

**FINANCE BROKER DECLARATION**

Member FBAA MFAA CAFBA Member No

Name of Licence Holder or Registered Entity

ACL/Reg No

If you are an Authorised Credit Representative of the Licensee/Registered Entity you must complete the below, or provide proof of appointment:

Full name of ACR ACR No

I accept appointment as La Trobe Financial's Identity Agent for the sole purpose of verifying the identity of the person(s) described in this document under ARNECC's Version 3 Model Participation ("Rules") and Verification of Identity ("Standard"). By signing below I hereby certify that:

- a) I have conducted the verification of identity in compliance with the Rules and Standard;
- b) I am not a party to this transaction;
- c) The original current identification documents listed above were produced to me, and copies of these documents **signed** and **endorsed** by me as true copies are attached to this certificate;
- d) I have given La Trobe Financial no reason to believe that I am not a reputable and competent person;
- e) I have professional indemnity insurance and fidelity insurance; or professional indemnity insurance which provides cover for third party claims arising from dishonest and fraudulent acts; and that insurance covers the verification of identity;
- f) Face to face verification was carried out by me;
- g) The documentation provided is current or within acceptable time frames;
- h) All photographic identification is a reasonable likeness to the individual; and
- i) Nothing in my dealings with the person being identified has raised any suspicion concerning their identity or proposed transaction.

Full Name of Identity Agent

Email Address

Phone Number

Signature of Identity Agent

Date

**VERIFICATION OF IDENTITY - CERTIFICATE BY IDENTITY AGENT - APPLICANT TWO**

A separate Certificate of Identification must be completed for each person falling within the below categories:

Applicant: Tick Capacity

- Borrower                      Guarantor                      Mortgagor                      Beneficiary (25% or more for trust or company)
- Trustee                        Settlor (\$10k)                      Attorney

**CUSTOMER PERSONAL INFORMATION**

Name Date of Birth

Other names known by:

Address

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(IF THIS IS NOT POSSIBLE, PLEASE CONTACT YOUR BDM OR OUR CREDIT DESK ON 13 80 10)**

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**FINANCE BROKER DECLARATION**

Member                      FBAA                      MFAA                      CAFBA                      Member No

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- a) I have conducted the verification of identity in compliance with the Rules and Standard;
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- d) I have given La Trobe Financial no reason to believe that I am not a reputable and competent person;
- e) I have professional indemnity insurance and fidelity insurance; or professional indemnity insurance which provides cover for third party claims arising from dishonest and fraudulent acts; and that insurance covers the verification of identity.
- f) Face to face verification was carried out by me;
- g) The documentation provided is current or within acceptable time frames;
- h) All photographic identification is a reasonable likeness to the individual; and
- i) Nothing in my dealings with the person being identified has raised any suspicion concerning their identity or proposed transaction.

Full Name of Identity Agent

Email Address Phone Number

Signature of Identity Agent Date