Advantedge Financial Services Pty Ltd ACN 130 012 930 trading as FASTLend Australian Credit Licence 391202 Level 10, 101 Collins Street, Melbourne VIC 3000 P 1300 177 057 W fastlend.com.au

E ACL@advantedge.com.au

Date



Broker Summary

APPLICATION DETAILS

BROKER DETAILS Broker name: Company name: Fax number: ID Number: Phone number)) Email address: **APPLICANT/S 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 into the applicant(s)' requirements and objectives, and completed a preliminary assessment. Based on my preliminary assessment I can state that the product and proposed credit contract is not unsuitable.
- 2. I confirm that the financial information including Assets, Liabilities, Income and Expenses provided within the application are those obtained from the applicant(s) during my preliminary assessment.
- 3. I have informed the lender of any additional information, requirements and objectives of which I have been informed or have identified.
- 4. I confirm all applicable requirements have been satisfied and that I have sighted and verified all supporting documents which are enclosed/ attached in accordance with the lender's requirements.
- 5. I confirm that I have provided details of any conflicts of interest relating to this application.
- 6. For loan applications which involves refinance of a loan or debt consolidation, I considered the costs, risks and benefits for the applicant(s) of the refinancing/debt consolidation, including:
 - fees payable as a result of the refinancing/debt consolidation (both in ending the old loan and in establishing the new loan);
 - a comparison of the interest rate of the current loan and the proposed new loan;
 - a comparison of the loan term and repayment amount of the current loan and the proposed new loan and whether the applicant(s) would get improved cash flow as a result of the refinancing;
 - whether any debt consolidation involved would achieve administrative convenience for the applicant(s);
 - whether the applicant can afford to make the change to the product and meet the new payments without substantial hardship; and
 - whether the applicant will end up paying more interest if debt is refinanced/ consolidated.
 - I am satisfied that the refinancing/debt consolidation meets the applicant(s) requirements and objectives.
- 7. Where Lenders Mortgage Insurance (LMI) is applicable, I confirm that I have explained LMI to the applicant(s).
- 8. For co-borrower applications, I have recommended the co-borrower who will not receive a substantial benefit to obtain independent legal and financial advice.



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

SUBMISSION STANDARDS FOR ASSESSMENT

NOTE: For the application to proceed for credit assessment all of the applicable documents outlined below must be provided.

- Loan Application Form including Privacy Notice and Consent Fully completed, signed* and dated by broker and each applicant
- Verification of identity PDF report generated via IDyou or ZIPID if customer has performed the ID check via Australia Post ensure you have noted this in submission notes. Identity documents provided must show the customers full legal name as per the application. ID must be valid, with exception of Australian Passports acceptable if expired within the past 2 years.
- Income Verification Documents refer below for each income type used for serviceability. Remove all Tax File Numbers (TFNs) prior to submission. COVID-19 income commentary must be provided with every application submission.
- Complete COVID-19 Commentary complete and attach COVID-19 Commentary form.

Upfront Valuation – pre-ordered and a valuation report included with credit submission (except for pre-approvals and construction loans if there is no contract to build inclusive of a progress payment schedule). Note: an AVM valuation not acceptable for applications involving LMI.

- Refinance Documents for incoming refinances only. Refer below for documentation required
- Contract of Sale Document for purchases only. Refer below for documentation required. Not required for pre-approvals or refinances.
- Fixed Rate Authority Form for fixed rate loan requests only. Fully completed, Signed* and dated by each applicant.
- **Co-borrower Acknowledgment Form** for co-borrower applications where a borrower is not receiving a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds). Refer to below for documentation required.
- Genuine Savings (where base LVR > 90%), if applicable as outlined below in Genuine Contributions (Genuine Savings) section.
- Construction, if applicable as outlined below in 'Construction' section.
- Mandatory repayment at retirement verification documents for imminently retiring customers. Refer below for documentation required.

* NOTE: Electronic/Digital signatures are only accepted using the eSign capability offered via Loanapp and ApplyOnline. No other form of electronic signature is acceptable. If eSign is not used, ensure the signature is conducted via pen to paper.

DOCUMENTATION VERIFICATION REQUIREMENTS

PAYG Permanent Employment Income	ATTACHED	Overtime and Commission income	ATTACHED
One of the following: One computer generated payslip, with the most recent payment no older than 45 days from application submission date, with YTD showing at least 2 pay cycles; OR If YTD does not cover 2 pay cycles, 2 of the last 3 computer generated payslips, the latest one no older than 45 days	•	 Computer generated payslip, reporting a minimum of 6 months YTD figure, which has at the application submission date the most recent payment no older than: 45 days for weekly/fortnightly/monthly/bi-monthly payments; or 90 days for payments greater than monthly Where Payslip YTD reports a figure under 6 months, 	
from application submission date;		provide most recent:	
OR Bank Statement(s) or transaction listing(s), showing the last 2 salary credits, with the most recent salary credit no older than 45 days from application submission date. Note: Where salary credits are inconsistent and variance is >20%, provide payslips to support bank statements/		 6 months computer generated payslips; or PAYG Payment Summary; or Personal Tax Return for the last financial year; or Signed contract of employment or letter of offer that specifies regular overtime or commission as a condition of employment 	
transaction listings.			_
PAYG Allowances	ATTACHED	Bonus income (from 2 most recent financial years)	ATTACHED
2 consecutive computer generated payslips, with the most recent payment no older than 45 days from application submission date, to confirm allowances are ongoing.		One of the following: Bank Statement(s) and/or transaction listing(s) no older than 45 days that evidence receipt of the bonus payments:	
PAYG Casual and Contract income One of the following:	ATTACHED	OR Payslips that evidence receipt of the bonus payments;	
Bank statement(s) and transaction listing(s) with the most recent credit no older than 45 days from application submission date, evidencing employment income for a period of at least 6 months;		OR Reward statements issued by the employer that evidence receipt of the bonus payments; OR	
OR		Payment summaries or tax returns which evidence total	
Computer generated payslip, with the most recent payment no older than 45 days from application submission date, reporting a minimum of 6 months YTD figure		income above the customers calculated base salary; OR Signed letter from the employer detailing the bonus payment amounts paid	
OR		Note: For bank statements and transaction listings,	
Where Payslip YTD reports a figure under 6 months obtain: computer generated payslips and PAYG Payment Summary or Personal Tax Return for the last financial year		only the pages evidencing the payments are required, not the full 2 year period	

DOCUMENTATION VERIFICATION REQUIREMENTS Continued					
Self-employed Income (Evidence the flow of income from trading entities to individual)	ATTACHED	Income from shares held in a Private Australian company or Discretionary Trust Distributions one of the following:	ATTACHED		
The last two years' taxation returns including ATO Assessment notice/Company Tax Portal for most recent income tax return applicable for: – Individual (i.e Sole Trader/Proprietor)		2 years of tax returns prepared by tax agent or containing evidence of lodgment to ATO <i>most recent tax return no</i> <i>more than 2 years old;</i> OR			
 Partnership Trust 		Bank statement(s) or transaction listing(s) no older than 90 days* and showing 2 years of income			
 Company OR The last two years' financial statements (balance sheet & profit and loss), the most recent year financial statement 		New Rental Income (owning or purchasing a property with no existing tenant but intending to lease) One of the following:	ATTACHED		
may be accountant or customer prepared. Note: The most recent year financial information must be no older than 12 months as at the application		Copy of the current executed lease agreement; OR Market appraisal contained in valuation dated within			
submission date. Where the business is still COVID-19 financially impacted, in addition to the above:		90 days*; OR			
 Business Activity Statements (BAS); OR Business transaction statements (where BAS is 		Market appraisal from a registered real estate agent dated within 90 days* and on Agents letterhead displaying property address			
reported annually or there is no GST registration)		Other Income	ATTACHED		
These documents must cover a minimum of the most recent financial quarter and the same information for the corresponding quarter of the prior financial year. Existing Rental Income (owning or purchasing a	_	Government benefits – Government letter or bank statement(s) or transaction listing(s), no older than 90 days*, showing 6 months of payments received, verifying government benefit in narrative.			
property which is currently tenanted and earning an income) One of the following:	ATTACHED	Child Support – Child Support Agency Letter confirming receipt of payment for next 5 years			
Rental property schedule contained in current tax return, no more than 2 years old as evidenced through		PLUS Bank statement(s), no older than 90 days, showing 6 months of payments received			
lodgement with ATO OR		Superannuation – One (or combination) of the following:–			
Copy of current executed lease agreement (can include a Contract of Sale - Rental Schedule if purchase property is currently tenanted);		 Bank statement or transaction listing no older than 90 days* from the superannuation fund Superannuation Fund Statement or Letter no older than 			
OR Copy of rental receipt issued by the real estate agent that		90 days* over a 3 month period – Financial Statements (eq: SMSF)			
is not more than 90 days* old showing 4 weeks of rental payments;		 – Financial Statements (eg. Sivisi) – Letter from Financial Planner / Advisor 			
OR		Note: Some Government Benefit Payments have specific eligibility criteria – refer to Credit Guidelines Booklet			
Bank Statement(s) or transaction listing(s) no older than 90 days* showing at least 2 direct credits. The credits must be identifiable as rental income		Note: Where income drawings are less frequent (e.g. quarterly, half yearly, yearly) for superannuation income, provide 12 months payment period			
Where the property is not mortgaged to NAB, a rates notice must be supplied to evidence the customers ownership of the property.		Construction	ATTACHED		
Investment Income (Interest and Dividends) - Income from Publicly listed shares, Managed investments,		Upon completion valuation. (except if pre-approval or if there is no contract to build inclusive of a progress payment schedule).			
interest bearing deposits or any other income producing asset One of the following:	ATTACHED	Copy of Fixed Price Building Contract Variations fully executed by all parties and/or additional quotes for "out of contracts" items.			
 Shareholding certificate or current dividend statement or notice 		Where FHOG amount is required at settlement – Authority to use FHOG and Other Government Grants form for			
 Managed Fund current statement or notice Latter from a financial planner with the NAR Group 		payment at land settlement - <i>Fully completed, signed*</i> and dated by each applicant.			
 Letter from a financial planner with the NAB Group. Bank statement or internet banking transaction listing that identifies at least two direct credits as 		Evidence of builders deposit receipts paid prior to settlement – <i>where applicable</i> .			
 investment income Share Registry advice 		Prior to first progress payment , must provide: — Council approved plans and specifications			
 Share Registry advice Term Deposit certificate 		– Builders All Risk Insurance			
 The most recent tax return (must be no more than two yoars old and either propaged by a tax agent or 		 Home Owners Warranty Certificate Note: Proparation Deposit and Pase stages cannot exceed 			
two years old and either prepared by a tax agent or containing evidence of lodgement to ATO)		Note: Preparation, Deposit and Base stages cannot exceed 20% of total building contract costs, and final stage completion must be min. 10% of total building contact			

DOCUMENTATION VERIFICATION REQUIREMENTS Continued

Genuine Contributions (Genuine Savings)	ATTACHED	Purchases	ATTACHED
Genuine Savings Evidence of minimum 5% of Purchase Price is to be verified as genuine contribution (savings) for loans with a base LVR above 90% or First Home Buyer Loans supported by Government Guarantee (eg. bank statements). ¹ ¹ Refer to Credit Guidelines Booklet under Genuine Contributions (Genuine Savings) section for full details on verification requirements.		Fully executed Contract of Sale including special conditions (<i>signed by all parties</i>) Note: For NSW and ACT - Contract of Sale must be signed and dated by at least one party Purchaser or Vendor. Where an unsigned contract of sale is to be provided, then this must be accompanied with a signed Sales Advice notice (letterhead, dated, details of transaction and parties) from agent.	
Repayment at Retirement 100% Financial Assets to		Refinances	ATTACHED
Home Loan Limit/s at Drawdown	ATTACHED	6 months bank statement(s)/ transaction listing(s), no older	
 Most recent valuation held for current property (if not already held by Lender); OR Rates notice of current property (no older than 		than 90 days* for loan(s) being refinanced Last 3 months credit card(s) statements for cards being refinanced (showing name, card limit, and balance)	
12 months); ORBank account statement and/or term deposit certificate		Signed Discharge Authority Form (outgoing lender)	
(no older than 90 days); OR		First Home Owners Grant (FHOG)	ATTACHED
• Share statements / online trading account statements (no older than 12 months); OR		Original and executed FHOG application forms (if applicable).	
 Most recently issued superannuation statement (no older than 12 months); OR A letter from a financial planner which states the balance of the customer's super fund (no older than 		Authority to use FHOG and Other Government Grants form for payment at land settlement (if applicable). <i>Fully completed, signed and dated by each applicant.</i> Email scanned copies of the documents to: ACL@advantedge.com.au	
12 months); OR		Post documents (TAS only) to: FHOG Department,	
• Financial statements (e.g. SMSF, company/business, trust)^; OR		PO Box 626, Collins Street West, Melbourne, VIC, 8007 Note: Eligibility varies state to state. Refer to policy for	
• Copy of non-listed company or business balance sheet that the customer(s) holds an interest in, which shows the entity net asset/equity value^. Note: value attributed should align with customer's entitlement i.e. % of ownership. OR		all requirements Applications involving cash out Must have documentary evidence for purpose of cash out, if:	ATTACHED
 Beneficial ownership of a trust where customer is (a) a trustee who controls the distributions from a trust to beneficiaries or (b) a named trust beneficiary who receives trust income distribution/s: 		 LVR exceeds 80%; OR Cash out is > \$250,000 Detailed submission notes regarding the amount and purpose of cash out 	
- Schedule of beneficiaries in the trust deed and		Submission Notes	ATTACHED
 Balance sheet of the trust^ OR 		Exit strategy for customers retiring or turning 70 plus during	
 Another document which verifies the asset held, in line with verification document criteria[^] 		the proposed loan term	
^Note: Refer to Credit Guidelines Booklet for full details of verification requirements.		Broker Notes: with clear purpose, direction of cash out, advice regarding pre & post deductions and adverse conduct.	
Downsize Owner Occupied Property Current value of		Copy of approved scenario exception (if applicable)	
Downsize Owner Occupied Property: Current value of the property to be sold	ATTACHED	Co-borrower	ATTACHED
The most recent valuation held; OR		Fully executed copy of Co-borrower Acknowledgment Form- Customer may receive no substantial benefit from the loan	
Rates notice (no older than 12 months)		Note: Required when a co-borrower is receiving less than	
External mortgage debt (not being refinanced)	ATTACHED	25% benefit from the loan funds, or less than an equal share if there are more than 4 borrowers. Applicable to all	
Loan statement, Internet account summary, Internet transaction listing or other document (e.g. loan contract), no older than 6 months that evidences the:		new loans.	
– loan limit; and			
 interest rate; and 			
 expiry date of loan term or remaining period of loan term (excluding line of credit facilities) 			
 For IO loans obtain expiry date or remaining IO period 			
Note: Expiry dates or remaining loan term can be verified by bank issued documents where the account number/ reference number can be reconciled with any of the above.			

Loan Application Form

LOAN DETAI	LS								
Loan amount:	\$			LVR:				%	
Anticipated settleme	nt date:	/	/	Financ	e expiry date:	/		/]
LOAN REQU	IREMENTS	AND OB	JECTIVES						
			king credit or review			act are:			
			Renovations In						
Other objective					JISOIIUALION				
			king an Interest Onl	v Loan (where annlicable	a) are:			
 Accommodate Accommodate Variable and te Recommendate Taxation or accommodate Release fur 	e temporary re e anticipated i unpredictable tion provided counting reas nds for investin aying off non-	eduction in in non-recurring ncome. by an indep ons (no tax a nent purpose deductable	ncome (e.g. parenta g expense item (e.g. endent financial adv advice is being given es (e.g. shares, inves debts (this loan is fo	il leave, educat isor/acc i), incluc tment p	changing circum ion, renovation/c ountant. Jing: property, super co	istances). construction, f	urniture)).	
Other objectiv	ve (please desc	ribe)							
Outline any risks	or benefits for	my/our crea	lit contract:						
Complete the foll	owing if there		-						
		What	is the foreseeable ch	hange?					
	When i	s this likely t	o occur and for how	v long?					
Wł	nat is the plan	to meet ong	going financial oblig	ations?					
	W	hat is the mo	onthly financial impa	act (\$)?					
Has ar	ny applicant h		culties in making the ments in the past 2		Yes No				
		If	yes, what are the re	asons?					
FUNDS POSI	TION								
Purchase price		\$			Deposit paid			\$	
Refinance amount		\$			Sale proceeds			\$	
Government costs (e	stimate)	\$			Savings			\$	
Mortgage insurance	premium (estima	s \$			FHOG			\$	
Other		\$			Gift			\$	
Debt consolidation:	Credit card	\$			Other <i>(eg. Sale of</i>	f shares, redraw)		\$	
	Personal loan	\$			Loan amount req	uired		\$	
	Hire Purchase/I	.ease \$							
	Other	\$							
TOTAL FUN	IDS REQUIR	ED \$			TOTAL FL	JNDS AVAIL	ABLE	\$	

NON GENUINE CONTRIBUTIONS (GENUINE SAVINGS)

My/Our deposit or equity contribution includes non-genuine contributions, 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 \Box No \Box

APPLICANT DETAILS	
PERSONAL DETAILS: APPLICANT	T 1 PERSONAL DETAILS: APPLICANT 2
Title (Mr/Mrs/Ms/Other):	Title (<i>Mr/Mrs/Ms/Other</i>):
Surname:	Surname:
Given names:	Given names:
Date of birth: / /	Date of birth: / /
Marital status: Single Married Widowed Defacto Divorced	Marital status: Single Married Widowed Defacto Divorced
Number of dependants:	Number of dependants:
Drivers licence number:	Drivers licence number:
Are you a permanent resident of Australia: Yes No	Are you a permanent resident of Australia: Yes No
ADDRESS DETAILS:	ADDRESS DETAILS:
Current address:	Current address:
State P/code	State P/code
Time at current address: Years Months	Time at current address: Years Months
If under 2 years, please provide previous address details. Previous address:	If under 2 years, please provide previous address details. Previous address:
State P/code	State P/code
Time at previous address: Years Months	Time at previous address: Years Months
Address after settlement:	Address after settlement:
State P/code	State P/code
Current residential status: Own home Mortgage	d Current residential status: Own home Mortgaged
Renting Boarding Live with family Other	Renting Boarding Live with family Other
CONTACT DETAILS:	CONTACT DETAILS:
Postal address (if different from current residential address):	Postal address (if different from current residential address):
State P/code	State P/code
Home phone number:	Home phone number:
Work phone number:	Work phone number:
Mobile number:	Mobile number:

Email address:

Email address:

APPLICANT DETAILS

EMPLOYMENT DETAILS: APPLICANT 1		EMPLOYMENT DETAILS:	APPLICANT 2
Primary occupation:		Primary occupation:	
Industry:		Industry:	
Employment status: PAYG employee	Self employed Not employed	Employment status: PAYG employee Full time Pa	Self employed Not employed
If a wage or salary earner, please p Employer (company) name:	provide the following details.	If a wage or salary earner, please pro Employer (company) name:	vide the following details.
Contact (UD/Dayroll) name and phone nu	mbari	Contact (LID/Daurall) pame and phone pump	
Contact (HR/Payroll) name and phone nu	- ()	Contact (HR/Payroll) name and phone num	-()
Employer address:	\ /	Employer address:	
Si	tate P/code	State	e P/code
Time at current employment:	Years Months	Time at current employment:	Years Months
If under 2 years, please provide pre	evious employment details.	If under 2 years, please provide prev	ious employment details.
Previous employer's name:		Previous employer's name:	
Previous occupation and industry (if diffe	rent from current):	Previous occupation and industry (if differen	nt from current):
Time at previous employment:	Years Months	Time at previous employment:	Years Months
If self employed, please provide th	e following details.	If self employed, please provide the	following details.
Company name:		Company name:	
Company address:		Company address:	
Si			
Nature of business:	tate P/code	State	e P/code
Nature of business:	tate P/code		e P/code
Nature of business: Company ABN:	tate P/code		P/code
		Nature of business: Company ABN:	Time in business:
	Time in business: Years Month	Nature of business: Company ABN:	Time in business: Years Months
Company ABN:	Time in business: Years Month	Nature of business: Company ABN: Accountant's name and contact phone num	Time in business: Years Months
Company ABN: Accountant's name and contact phone n	Time in business: Years Month umber:	Nature of business: Company ABN: s Accountant's name and contact phone num	Time in business: Years Months
Company ABN: Accountant's name and contact phone n	Time in business: Years Month umber: – () (NOTE: All income must be showr	Nature of business: Company ABN: s Accountant's name and contact phone num	Time in business: Years Months
Company ABN: Accountant's name and contact phone n INCOME AND EXPENSES	Time in business: Years Month umber: – () (NOTE: All income must be showr	Nature of business: Company ABN: S Accountant's name and contact phone num as annual amounts)	Time in business: Years Months
Company ABN: Accountant's name and contact phone n INCOME AND EXPENSES INCOME DETAILS: APPLICANT	Time in business: Years Month umber: –() (NOTE: All income must be showr 1	Nature of business: Company ABN: Accountant's name and contact phone num as annual amounts) INCOME DETAILS: APPLICANT 2	Time in business: Years Months nber: - ()
Company ABN: Accountant's name and contact phone n INCOME AND EXPENSES INCOME DETAILS: APPLICANT Gross salary	Time in business: Years Month umber: – () (NOTE: All income must be showr 1 \$	Nature of business: Company ABN: Accountant's name and contact phone num as annual amounts) INCOME DETAILS: APPLICANT 2 Gross salary	Time in business: Years Months nber: - ()
Company ABN: Accountant's name and contact phone n INCOME AND EXPENSES INCOME DETAILS: APPLICANT Gross salary Rental – property investments	Time in business: Years Months umber: - () (NOTE: All income must be showr 1 \$ \$ \$	Nature of business: Company ABN: Accountant's name and contact phone num as annual amounts) INCOME DETAILS: APPLICANT 2 Gross salary Rental – property investments	Time in business: Years Months hber: - () \$ \$ \$
Company ABN: Accountant's name and contact phone n INCOME AND EXPENSES INCOME DETAILS: APPLICANT Gross salary Rental – property investments Other investments (e.g. shares)	Time in business: Years Months umber: -()) (NOTE: All income must be shown 1 \$ \$ \$ \$ \$ \$ \$ \$	Nature of business: Company ABN: Accountant's name and contact phone num as annual amounts) INCOME DETAILS: APPLICANT 2 Gross salary Rental – property investments Other investments (e.g. shares)	Time in business: Years Months hber: - () \$ \$ \$ \$ \$

*Total monthly expenses after loan. Includes food, housekeeping, utilities, transport, education (excluding HECS), medical/health, phone/internet/media, recreation and entertainment, clothing/personal care, insurances, child support/maintenance/dependants, strata fees/Body corporate fees, Investment Property expenses and other but excluding rent, personal loan, credit card payments.

TOTAL MONTHLY LIVING S EXPENSES: APPLICANT 1	TOTAL MONTHLY LIVING EXPENSES: APPLICANT 2	\$
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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:			ACCOUNTS -SAVINGS/TERM I	DEPOSIT:	
PROPERTY ADDRESS	MARKET VALUE \$	SHARE %	NAME OF FINANCIAL INSTITUTION	AMOUNT \$	SHARE %
	_				

SUPERANNUATION:			OTHER (eg. household contents, shares, motor vehicles):			
FUND	AMOUNT \$	SHARE %	DESCRIPTION	AMOUNT \$	SHARE %	
TOTAL ASSETS	\$					
		1				

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	SCHEDULE LIMIT	MONTHLY REPAYMENTS	AMOUNT OWING	REF^
		\$	\$	
		\$	\$	
		\$	\$	

HIRE PURCHASES/LEASES/PERSONAL DEBTS:

DETAILS	SCHEDULE LIMIT	MONTHLY REPAYMENTS	AMOUNT OWING	REF^
		\$	\$	
		\$	\$	
		\$	\$	

CREDIT CARDS/STORE CARDS

INSTITUTION	LIMIT	AMOUNT OWING	REF^
	\$	\$	
	\$	\$	
	\$	\$	

OTHER (eg. HECS, Contingent Liabilities or Guarantees):

DETAILS	SCHEDULE LIMIT	AMOUNT OWING	REF^
		\$	
		\$	
		\$	

TOTAL LIABILITIES \$

LOAN SPECIFICATIONS

LO	AN REQUIREMENTS:	Total loan	amour	nt:		Loan Term (2	25 or 30 years):	Years	;
LMI option:			LMI to be capitalised? Yes No				·		
First P	roperty Buyer:	Yes	No	Eligibility for FHOG Yes	No				
For al	l loan splits, please refer to this list of	f Loan Purp	pose C	odes.					
121.	To construct a House	:		To purchase new motor ca		241.	To provide fur	nds for travel and Holidays	
123.	To construct other Dwelling			wagons To purchase used station wagons	motor cars or	247.		nds for other personal	
125	To purchase a newly erected House			To purchase used motor ca	ars or		investment (ir investment as	ncl. shares and other (sets)	
127.	To purchase other newly erected Dw			station wagons		249	To provide fur	nds for other purposes (incl.	
129.	To purchase an established House	:	225.	To purchase other motor V	/ehicles		swimming po	ools and home improvements	
131.	To purchase other established Dwelli	ng 2	227.	To purchase motor cycles,	scooters			Iterations and additions, moto nd other purposes)	í.
133.	To Refinance an existing Home Loan	with	229.	To purchase boats, caravar	ns and trailers	349.	To provide fur	nds for any other purpose	
	another Financial Institution			To purchase individual resid	dential blocks	of		g - whether secured s or to purchase trade	
143.	To provide funds for structural and n structural alterations and/ or addition	16				by trade debts or to purchase trade debts, maintenance, repairs and othe	nance, repairs and other		
	to Dwellings (excl. Swimming pools,				1 5	oas	improvements to property not invo building works)		lving
	maintenance, repairs and other hom improvements)	e .		To Consolidate debt (excl. Personal Loans)	refinance of		5		
SPI	IT 1:								i
512			7						-
Amou	nt:		Sel	ect the Primary Purpose fr	rom the list ab	oove:			
lf 143	or 349 are selected provide address	es where	funds	are being used to make a	lterations, ad	ditions, or ı	epairs to a dw	elling:	
If nur	nbers 121 through to 133 are selecte	d, please a	answei	r the following guestions:	:				
	-			51					
	rty is the Principal Place of Residence? Y								
Prope	rty is not the Principal Place of Residence	? eg. a Hol	liday Ho	ouse Yes No					
Prope	rty is for Residential Investment? Yes	No							
Vacar	t Land/Construction:								
Repay	/ments: Interest only during the interest	only period	d. At e	xpiry of interest only period y	you must make	e principal an	d interest repayr	nents.	
Varia	ble: Principal + Interest OR Interes	st Only	Interes	t only term (1-10 years^):		Years			
Fixed				Fixed term: *Interest only	term must equal fi	Years xed rate term.			
Popa	n ments: The first loan repayment will be/			ited to 5 years where the LVR >80%			you nominated i	n the Direct Debit Request form	
		ueuucieu	one m	Shth alter settlement date, a		enequency	you nonninateu i	in the Direct Debit Request form.	
SPL	IT 2:								
Amou	nt: \$		Sel	ect the Primary Purpose fr	rom the list at	oove:			
lf 143	or 349 are selected provide address.	es where	funds	are being used to make a	lterations, ad	ditions, or ı	epairs to a dw	elling:	
If numbers 121 through to 133 are selected, please answer the following questions:									
Property is the Principal Place of Residence? Yes No									
Property is not the Principal Place of Residence? eg. a Holiday House Yes No									
Property is for Residential Investment? Yes No									
Vacant Land/Construction:									
Repayments: Interest only during the interest only period. At expiry of interest only period you must make principal and interest repayments.									
Varia	ble: Principal + Interest OR Interes	st Only	Interes	t only term (1-10 years [^]):		Years			
Fixed	Principal + Interest OR Interes	t Only*		Fixed term:	4	Years			

*Interest only term must equal fixed rate term. ^Interest only term is limited to 5 years where the LVR >80% or the Ioan 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: Select the Primary Purpose from the list above:						
If 143 or 349 are selected provide address/es where funds are being used to make alterations, additions, or repairs to a dwelling:						
If numbers 121 through to 133 are selected, please answer the following questions:						
Property is the Principal Place of Residence? Yes No						
Property is not the Principal Place of Residence? eg. a Holiday House Yes No						
Property is for Residential Investment? Yes No						
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 Only Interest Only Interest only term (1-10 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: Select the Primary Purpose from the list above:						
If 143 or 349 are selected provide address/es where funds are being used to make alterations, additions, or repairs to a dwelling:						
If numbers 121 through to 133 are selected, please answer the following questions:						
Property is the Principal Place of Residence? Yes No						
Property is not the Principal Place of Residence? eq. a Holiday House Yes No						
Property is for Residential Investment? Yes No						
Vacant Land/Construction:						
Variable: Principal + Interest Only Interest Only Interest only term (1-10 years ^o): 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.						
repayments, the instroat repayment will be deducted one month after settlement date, after that, at the frequency you nonlinated 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	ase price:		OR Estimated value:	, ,		
Property address:			State	P/code		
Title: Freehold Strata Other						
Volume Foli	io Zor	ing				
Name/s in which title is/will be held:	(ALL persons registered	on this title mus	st complete this applicatio	on form as co-borrower or guarantor.)		
Property status: Vacant land Construction	Established property New pr	operty				
If construction: House and land Standard buildi	ng contract Off the plan	Other:				
	partment					
Please provide details of person to be contacted	to arrange access to propert	y for valuation	n purposes.			
Contact name:						
Home phone:	w	ork phone:)			
Mobile phone:	Em	ail address:				
PROPERTY 2 DETAILS	ase price:		OR Estimated value:	5		
Property address:			State	P/code		
Title: Freehold Strata Other						
Volume Foli Name/s in which title is/will be held:			st complete this applicatio	on form as co-borrower or guarantor.)		
Property status: Vacant land Construction	Established property 🗌 New pr	operty				
If construction: House and land Standard buildi	ng contract 🗌 Off the plan	Other:				
Dwelling type: House Unit/Townhouse Ap	partment					
Please provide details of person to be contacted	to arrange access to propert	y for valuation	n purposes.			
Contact name:						
Home phone:	w	ork phone:)			
Mobile phone:	Err	ail address:				
SOLICITOR/CONVEYANCER (Man	datory for Purchase Transactions)					
Company:						
Address:			State	P/code		
Contact name:	w	ork phone:)			
Fax number:	Em	ail address:				
POWER OF ATTORNEY						
Will the loan contract be executed under Power of Attorney? Yes* No *please provide the following details:						
			DOB:	/ /		
Full Name: Residential address:			State	P/Code		

PRIVACY NOTICE AND CONSENT for Advantedge Financial Services Pty Ltd ("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 lenders 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 Advantedge Financial Services Pty Ltd ACN 130 012 930;
- the lender to whom you make this application or that makes your loan available. That lender is AFSH Nominees Pty Ltd ACN 143 937 437;
- the loan servicer (the loan servicer) that considers this application or administers your loan for the lender. That loan servicer is Advantedge 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.

Transactions involving real property:

If applicable, we may also use your information for the purposes of verification of your identity as required by relevant state and territory electronic conveyancing and property laws. If you do not provide your information, settlement of your loan may not be able to proceed. We use a third party to provide us with the verification of identity services and they in turn may use and disclose your personal information for the purposes of administration of the verification services.

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;
- 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 administer and vary the insurance cover including for securitisation and hardship applications;

PRIVACY NOTICE AND CONSENT Continued

- 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;
- 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.

RELATED COMPANIES

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

YOUR REPRESENTATIVES AND REFEREES

We may exchange 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.

THIRD PARTIES

We may exchange information about you with 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;
- 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

PRIVACY NOTICE AND CONSENT Continued

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.

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 on one or more occasions to assess your application for consumer credit or commercial credit or to collect any payment that is overdue in relation to your loan;
- us exchanging information about you with other credit providers to: assess this application; assist you to avoid defaulting on your loan; 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;
- 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;
- If I am an individual, this information may include credit eligibility information (that is, information NAB obtained from a credit reporting body or based on information obtained from a credit reporting body).
- 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.

We can give information obtained from credit reporting bodies about you to related companies

We can give information we obtain from credit reporting bodies about you to any of our related companies to enable the related company to process another credit application you make to it and to collect any payment that is overdue in relation to that credit facility

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 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.

SCHEDULE

LENDER

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 AND MORTGAGE MANAGER

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

INSURERS

QBE Lenders Mortgage Insurance Ltd ACN 000 511 071 Level 5, 2 Park, 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
- https://www.equifax.com.au/credit-reporting-policy
- Mail: Equifax Public Access PO Box 964, 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 must sign below:

APPLICANT 1:		APPLICANT 2:	
Full name (please print):		Full name (please print):	
Signature:	Date:	Signature:	Date:
X	/ /		/ /