

# RESIDENTIAL & COMMERCIAL LOAN APPLICATION CHECKLIST



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 p: P.O. Box 2171 Fortitude Valley BC Qld 4006

*Use this application pack for: Resimac - Challenger & Commercial Loans*

Borrower/s  
 Surname/s:

These details will set up the best loan structure for your situation - please complete the following:

### ***This is how I / we want my / our loan setup by Platinum***

Who is on the Property Title after settlement?	<input type="checkbox"/>	All the borrowers
	<input type="checkbox"/>	My/Our Company/Trust (A certified copy of your trust deed will be required)
	<input type="checkbox"/>	Only 1/Some of the Borrowers
I want to make payments every...	<input type="checkbox"/>	Monthly
	<input type="checkbox"/>	Fortnightly
	<input type="checkbox"/>	I/We will nominate a day and date after settlement
I want my payments to be...	<input type="checkbox"/>	Interest Only (up to 10 years available) I'll/We'll will confirm the term required
	<input type="checkbox"/>	Principle and Interest for up to 30 / 40 / 50 years
I want my interest rate fixed	<input type="checkbox"/>	How many years? _____
I want my payments to be...	<input type="checkbox"/>	Direct Debited from my/our nominated bank account
	<input type="checkbox"/>	Salary Credited by my/our employer/s

### ***What do I / we have to supply? – I have given my Broker / Introducer copies of the following***

Employment Income	<input type="checkbox"/>	Income Certification including last 2 pay slips, PAYG summaries for the last 2 years, Tax Returns for the last 2 years, Employment Letter etc
Lo Doc / No Doc Declaration	<input type="checkbox"/>	I/We have signed a Lo Doc or No Doc Declaration
Rental income	<input type="checkbox"/>	Rental income statements from my/our other investment properties
	<input type="checkbox"/>	Rental agreements are available if requested
Identification evidence	<input type="checkbox"/>	I/We have provided 100 points of legible and clear ID by email or photocopy
	<input type="checkbox"/>	I/We have signed the 100 ID Checklist that is included in this package
First home owners grant	<input type="checkbox"/>	I/We have completed the Application and Addendum and provided the OSR's requirements as per their checklist
	<input type="checkbox"/>	I/We will require the FHO funds at settlement. Our Application is included.

### ***What am I / are we doing? – I have given my Broker / Introducer copies of the following***

I'm/We're purchasing / constructing a property	<input type="checkbox"/>	Signed Contract of Sale for purchase
	<input type="checkbox"/>	Evidence of Funds to complete the purchase eg bank statement or LOC etc
I'm/We're refinancing a property	<input type="checkbox"/>	Current Rates Notice for property/ies being refinanced
	<input type="checkbox"/>	6 months current loan statements for loan being refinanced
	<input type="checkbox"/>	6 months current statements for any loans being consolidated

### ***Am I / we protected under UCCC? – I have given my Broker / Introducer copies of the following***

My/Our loan is <b>NOT</b> for Investment purposes	<input type="checkbox"/>	My/Our loan/s will be protected under the UCCC
My/Our loan <b>IS</b> for Investment purposes	<input type="checkbox"/>	I/We have signed the Declaration of Purpose of Credit

***Briefly tell us about your situation...*** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



*I/We have completed the above checklist to the best of my/our ability, signed the Privacy Act and am / are ready to submit my/our application package for processing and full approval. I/we understand an incomplete application including non-payment of requested fee/s will delay processing the full approval.*

**CORPORATE PARTICULARS** If loan is to be in Company Name or act as Guarantor (if applicable)

Company Name:	<input type="text"/>	
ACN / ABN:	<input type="text"/>	Capacity: Company / Trust
Registered/Trading Address:	<input type="text"/>	

**PERSONAL DETAILS** Applicant 1 Applicant 2

<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> PAYG <input type="checkbox"/> Self-Emp				<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor <input type="checkbox"/> PAYG <input type="checkbox"/> Self-Emp			
Title		Surname		Title		Surname	
First Name		Middle Name/s		First Name		Middle Name/s	
Date Of Birth / /		Sex	Marital Status	Date Of Birth / /		Sex	Marital Status
Drivers Licence No.		Expiry date / /		Drivers Licence No.		Expiry date / /	
No. Of Dependants		Ages of each		No. Of Dependants		Ages of each	
Residential Address (current)				Residential Address (current)			
Suburb		State	Postcode	Suburb		State	Postcode
Years there		Telephone No. (Home) ( )		Years there		Telephone No. (Home) ( )	
Telephone No. (Work) ( )		Mobile No. ( )		Telephone No. (Work) ( )		Mobile No. ( )	
Facsimile No. ( )		@ Email Address		Facsimile No. ( )		@ Email Address	
Previous Address (If current less than 3 years)				Previous Address (If current less than 3 years)			
Suburb		State	Postcode	Suburb		State	Postcode
Name of current employer				Name of current employer			
Employers Address				Employers Address			
Occupation		Length of current employment		Occupation		Length of current employment	
Name/s of previous employer/s (If current less than 2 years)				Name/s of previous employer/s (If current less than 2 years)			
Previous Occupation		Length/s of employment		Previous Occupation		Length/s of employment	

**FUNDS POSITION – Must show sufficient funds to complete settlement/s if purchase**

Funds Required		Funds Available	
Purchase/Construction Price	\$	Sale Proceeds	\$
Discharge Present Debt	\$	Cash / Savings Contribution	\$
Legals/Conveyancing	\$	Gift	\$
Stamp Duty etc	\$	Loan Amount Sought	\$
Others	\$	Other (e.g. FHOG)	\$
<b>TOTAL</b>	<b>\$</b>	<b>TOTAL</b>	<b>\$</b>

**LOAN REQUIREMENTS** (please tick and complete as required)

Split 1		Split 2 <input type="checkbox"/>		Split 3 <input type="checkbox"/>		Split 4 <input type="checkbox"/>	
<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>		<b>Purpose of Loan:</b>	
Purchase of Owner Occupied <input type="checkbox"/>		Purchase of Owner Occupied <input type="checkbox"/>		Purchase of Owner Occupied <input type="checkbox"/>		Purchase of Owner Occupied <input type="checkbox"/>	
Purchase of investment <input type="checkbox"/>		Purchase of investment <input type="checkbox"/>		Purchase of investment <input type="checkbox"/>		Purchase of investment <input type="checkbox"/>	
Refinance of Owner Occupied <input type="checkbox"/>		Refinance of Owner Occupied <input type="checkbox"/>		Refinance of Owner Occupied <input type="checkbox"/>		Refinance of Owner Occupied <input type="checkbox"/>	
Refinance of investment <input type="checkbox"/>		Refinance of investment <input type="checkbox"/>		Refinance of investment <input type="checkbox"/>		Refinance of investment <input type="checkbox"/>	
Construction <input type="checkbox"/>		Construction <input type="checkbox"/>		Construction <input type="checkbox"/>		Construction <input type="checkbox"/>	
Variation of existing facility <input type="checkbox"/>		Other..... <input type="checkbox"/>		Other..... <input type="checkbox"/>		Other..... <input type="checkbox"/>	
<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>	<b>Amount of Loan</b>	<b>\$</b>
<b>Facility Required:</b>		<b>Facility Required:</b>		<b>Facility Required:</b>		<b>Facility Required:</b>	
Principle & Interest <input type="checkbox"/>		Principle & Interest <input type="checkbox"/>		Principle & Interest <input type="checkbox"/>		Principle & Interest <input type="checkbox"/>	
Interest Only <input type="checkbox"/>	for.... years	Interest Only <input type="checkbox"/>	for.... years	Interest Only <input type="checkbox"/>	for.... years	Interest Only <input type="checkbox"/>	for.... years
<b>Interest Rate:</b>		<b>Interest Rate:</b>		<b>Interest Rate:</b>		<b>Interest Rate:</b>	
Fixed Rate <input type="checkbox"/>	for.... years	Fixed Rate <input type="checkbox"/>	for.... Years	Fixed Rate <input type="checkbox"/>	for.... Years	Fixed Rate <input type="checkbox"/>	for.... Years
Variable Rate <input type="checkbox"/>		Variable Rate <input type="checkbox"/>		Variable Rate <input type="checkbox"/>		Variable Rate <input type="checkbox"/>	
Interest Rate	%	Interest Rate	%	Interest Rate	%	Interest Rate	%
Total Loan Amount Required		\$		LVR:		%	
Date required ____ / ____ / 200__							

**FINANCIAL DETAILS**

Every section of this statement must be completed. If a particular section is not applicable, write 'nil'. Use separate sheet if necessary.

Annual Income		Assets & Liabilities				
		VALUE	MONTHLY PAYMENTS	AMOUNT OWING	FINANCIER/ INSTITUTION	REFINANCE/ Being repaid
Gross Salary 1	\$	Residence (your home)	\$	\$		<input type="checkbox"/>
Gross Salary 2	\$	Rental Property	\$	\$		<input type="checkbox"/>
Rental 1	\$	Rental Properties other	\$	\$		<input type="checkbox"/>
Rental 2	\$	Vacant Land	\$	\$		<input type="checkbox"/>
Taxable Income (if self employed)	\$	Furniture and Personal	\$	\$		<input type="checkbox"/>
Depreciation	\$	M/Vehicle/s Combined	\$	\$		<input type="checkbox"/>
Other	\$	Savings/Cash on hand	\$	\$		<input type="checkbox"/>
Other	\$	Credit Card/s Limit/s Combined	\$	\$		<input type="checkbox"/>
<b>TOTAL</b>	<b>\$</b>	Superannuation Total	\$	\$		<input type="checkbox"/>
		If renting - monthly rent	\$	\$		<input type="checkbox"/>
		<b>TOTAL</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

**CHOOSE YOUR PREFERRED LOAN PRODUCT** (please tick or delete as required. >denotes maximum LVR applicable)

Full Documentation		Low Documentation		Bank Loans		Commercial / Development Loans	
Challenger >90	<input type="checkbox"/>	Challenger >80	<input type="checkbox"/>	CBA	<input type="checkbox"/>		
Novasure >90	<input type="checkbox"/>	Novasure >80	<input type="checkbox"/>	Westpac	<input type="checkbox"/>		
Resimac >90	<input type="checkbox"/>	Resimac >90	<input type="checkbox"/>	ANZ	<input type="checkbox"/>		
Other	<input type="checkbox"/>	Other	<input type="checkbox"/>	Nab	<input type="checkbox"/>		
Other	<input type="checkbox"/>	Other	<input type="checkbox"/>	ING Direct / Other	<input type="checkbox"/>		

## SECURITY PROPERTY DETAILS

**Property 1** (please tick)

**Usage**  Owner Occupied  Investment

**Property /**  Residential  Commercial  Retail  Industrial

Name/s to be on title (at settlement) \_\_\_\_\_

Address of Property \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Contact Name to arrange valuation / access \_\_\_\_\_

Mobile \_\_\_\_\_ Phone \_\_\_\_\_

Estimated Value of Security \$ \_\_\_\_\_

**Property 2** (please tick)

**Usage**  Owner Occupied  Investment

**Property /**  Residential  Commercial  Retail  Industrial

Name/s to be on title (at settlement) \_\_\_\_\_

Address of Property \_\_\_\_\_

Suburb \_\_\_\_\_ State \_\_\_\_\_ Postcode \_\_\_\_\_

Contact Name to arrange valuation access \_\_\_\_\_

Mobile \_\_\_\_\_ Phone \_\_\_\_\_

Estimated Value of Security \$ \_\_\_\_\_

## YOUR SOLICITORS (OR CONVEYANCER) DETAILS

Name of Firm \_\_\_\_\_ Contact Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ DX \_\_\_\_\_ Email \_\_\_\_\_

## YOUR ACCOUNTANTS DETAILS (if self employed)

Name of Firm \_\_\_\_\_ Contact Name \_\_\_\_\_

Address \_\_\_\_\_ Phone \_\_\_\_\_

State \_\_\_\_\_ Postcode \_\_\_\_\_ Email \_\_\_\_\_

## METHOD OF PAYMENT

**\*\*Valuations are required to be paid for prior to instruction - \$660\***

The applicant(s) will agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement. The application fee is refundable in the case of the loan being declined except where the approval is issued for a lower amount than applied for. In these cases we will deduct from the application fee the cost of valuation and refund the balance.

Cash  Cheque  Credit Card Number \_\_\_\_\_

MasterCard  Card Holders Name \_\_\_\_\_

Amex  Visa  Signature of Card Holder \_\_\_\_\_

Credit Card Expiry Date \_\_\_\_\_ Amount \$ \_\_\_\_\_ CVN No. \_\_\_\_\_

## APPLICANT DECLARATION AUTHORITY AND ACKNOWLEDGEMENT

(Please circle)

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details. **YES / NO**

Are you a Guarantor for any other loan? **YES / NO**

Have you, or the co-applicant, ever had a judgment entered against you, been bankrupt, insolvent, assigned your estate for the benefit of creditors or entered into a scheme of arrangement with your creditors? If YES, provide details **YES / NO**

# Privacy Protection of Information

STATEMENT BY APPLICANT(S) FOR CREDIT

*An important notice to Applicant(s) for Credit*

(Section 18E(8)(c) Privacy Act 1988)

Platinum Mortgage Management Pty Ltd ACN: 125 739 568 ("The Originator")

Please read carefully

All references to the 'Credit Provider' (below) mean and include the Originator or any other Mortgage Manager and/or any other financier who, at any time, provides or has any interest in the credit or who assesses the credit application.

*The Credit Provider may give personal information about you to a credit reporting agency. This personal information includes:*

- identifying particulars - this only includes your name, sex, date of birth, current known address, two immediately previous addresses, your current or last known employer and your driver's licence number;
- the fact that you have applied for credit and the amount;
- the fact that the Credit Provider is a credit provider to you;
- payments overdue for at least 60 days, when the Credit Provider has taken steps to recover;
- advice that payments are no longer overdue;
- cheques for an amount greater than \$100, drawn by you which have been dishonoured more than once;
- the opinion of the Credit Provider that you have committed a serious infringement;
- when the credit provided to you has been discharged; and
- court judgements or bankruptcy orders made against you.

## 1 Giving information to a Credit Reporting Agency

(Section 18E(8) Privacy Act 1988)

*The Credit Provider has informed me/us that it may give certain personal information about me/us to a Credit Reporting Agency.*

I/We understand that the Credit Provider can only give limited kinds of information which are set out in the Privacy Act 1988 and examples of which are listed on the top of this page.

## 2 Exchanging information with other Credit Providers

(Section 18N(1)(b) Privacy Act 1988)

*I/We agree to the Credit Provider checking personal information about me/us with any Credit Providers named in my/our credit application, any financier or other Credit Provider who, at any time, provides or has any interest in the credit, and with other Credit Providers that may be named in a credit report issued by a Credit Reporting Agency, for any of the following purposes:*

- to assess my/our credit worthiness;
- to assess an application by me/us for credit;
- to help me/us avoid defaulting on my/our credit obligations;
- to collect overdue payments; and
- to notify a default by me/us.

We collect your personal information to:

- assess your application and provide this product and related services to you;
- monitor, audit, evaluate and otherwise administer this product and related services;
- offer similar products which we expect may be of interest to you; and
- provide information about the Originator's products and services to you.

I/We understand that this information can include any information about my/our credit worthiness, credit standing, credit history, or credit capacity that credit providers are allowed to give to or receive from each other under the Privacy Act 1988.

## 3 Access to Commercial Credit Information

(Section 18L(4) Privacy Act 1988)

*For the purposes of assessing my/our application for credit, I/we consent to the Credit Provider obtaining a report containing information about my/our commercial credit worthiness, from a business which provides information about the commercial credit worthiness of persons.*

## 4 Access to Consumer Credit Information for a Commercial Credit Application

(Section 18K(1)(b) Privacy Act 1988)

If my/our application is for commercial credit, I/we consent to the Credit Provider, in order to assess my/our application, obtaining from a Credit Reporting Agency a credit report about me/us.

## 5 Authority/Provide Information to/for Mortgage Insurers

I/We authorise a mortgage insurer to obtain my/our credit report from a Credit Reporting Agency and in accordance with Section 18N(1)(bb). I/We authorise the Credit Provider to disclose a report or personal information to a mortgage insurer to assess whether to insure or the risk of insuring the Credit Provider for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, or for any purpose arising under the contract of mortgage insurance between the Credit Provider and the mortgage insurer.

I/We acknowledge that the mortgage insurer may disclose personal information about me/us to its related companies, the Mortgage Manager, service providers, agents, contractors and external advisers, referees (including my/our employer), legal and financial advisers, credit reporting agencies, ratings agencies, payment system operators, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers.

## 6 Authority for the Credit Provider to give Information to Guarantor(s)

I/We authorise the Credit Provider to give information to the current or proposed guarantor(s) of personal or commercial credit provided to me/us by the Credit Provider, any credit report or personal information about my/our credit worthiness, credit standing, credit history or credit capacity relating to the credit facilities the subject to the guarantee(s) provided or to be provided to me/us. This extends to the disclosure of relevant information about the progress of the loan, including any arrears situations that may develop as well as enforcement of the guarantee.

## 7 Provide Information for Securitisation

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

I/We acknowledge that I/we can contact the Originator and request access to my/our personal information. In normal circumstances, I/we will be given my/our personal information. There may, however, be some legal or administrative reason to deny me/us access. If this occurs, the Originator will inform me/us of the reasons.

Full name of Applicant 1 (please print)

\_\_\_\_\_

Signature of Applicant 1

X \_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Full name of Applicant 2 (please print)

\_\_\_\_\_

Signature of Applicant 2

X \_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

## 8 Statement by Proposed Guarantor(s)

(Section 18K(1)(c) Privacy Act 1988)

*This section is only to be signed by a proposed guarantor for consumer (not commercial) credit. Please read carefully before signing.*

In order to assess my application to guarantee a loan to the person(s) named here, I/we consent to the Credit Provider obtaining, from a Credit Reporting Agency, a credit report containing consumer credit information about me/us.

Full name of Guarantor 1 (please print)

\_\_\_\_\_

Signature of Guarantor

X \_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Full name of Guarantor 2 (please print)

\_\_\_\_\_

Signature of Guarantor 2

\_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

### Schedule

1. *Contact details for "the Originator" are as follows:*  
Platinum Mortgage Management Pty Ltd ACN: 125 739 568, 7 / 720 Brunswick Street, New Farm QUEENSLAND 4005, Telephone: 07 3358 2322
2. *In this Notice, the "Mortgage Manager" (if applicable) means:*  
Platinum Mortgage Management Pty Ltd ACN: 125 739 568 7 / 720 Brunswick Street, New Farm QUEENSLAND 4005, Telephone: 07 3358 2322
3. *In this Notice, the "Credit Provider" means:*  
Challenger Mortgage Management Pty Ltd (and associated entities) ABN 087271109, Level 10, 101 Collins Street, Melbourne 3000, Telephone: 03 8616 1600  
Challenger Non-Conforming Finance Pty Ltd (and associated entities) ABN 32107725486, Level 10, 101 Collins Street, Melbourne 3000, Telephone: 03 8616 1600  
Perpetual Trustees Victoria Limited (and associated entities) ABN 47004027258, Level 28, 360 Collins Street Melbourne Vic 3000, Telephone: 03 8628 0400  
Perpetual Trustee Company Limited (and associated entities) ABN: 42 000 001 007  
Resimac Limited ACN 002 997 935, Level 9, 45 Clarence Street, Sydney NSW 2000, Telephone: 02 9248 0300  
Permanent Custodians Limited ABN 55 001 426 384, 35 Clarence Street, Sydney NSW 2000, Telephone: 1800 622 812
4. *In this Notice, the "Mortgage Insurer" means each and every one of the following organisations (whether acting individually or together):*  
Genworth Financial Mortgage Insurance Pty Ltd ABN: 60 106 974 305, Level 23, 259 George Street, SYDNEY NSW 2001, Telephone: (02) 8248 2500  
PMI Mortgage Insurance Ltd ABN: 70 000 511 071, PMI Indemnity Limited ABN: 49 000 781 171, Level 23, 50 Bridge Street, SYDNEY NSW 2000, Telephone: (02) 9231 7777

## TERMS AND CONDITIONS

I/We agree to pay the Application Fee, property Valuation Fee, and any associated Goods and Services Tax (GST) as directed by the Originator.

I/We agree to pay any outstanding fee and associated GST at settlement. If this application is approved, I/we will pay all expenses incurred by the Originator, the Mortgage Manager and/or the Credit Provider in progressing the loan to settlement (including Statutory Costs and Legal Fees), whether the advance is made or not.

I/We acknowledge that the Originator, the Mortgage Manager or the Credit Provider may arrange for a property valuation to be conducted.

I/We agree and acknowledge that the Property Valuation is prepared for the Mortgage Manager, the Credit Provider and the Originator to use in determining whether an advance should be made and that approval of any advance does not imply

any warranty by the Originator, the Mortgage Manager and/or the Credit Provider or its Valuer that the purchase price is reasonable or that the property is free from defects.

If the Originator, the Mortgage Manager and/or the Credit Provider declines the loan for credit reasons, the Originator will refund any Application Fee and associated GST paid, less any expenses and associated GST incurred by the Originator, the Mortgage Manager and/or the Credit Provider relating to the processing of the loan application.

I/We acknowledge and agree that the Application Fee and Valuation are not refundable in any other circumstances.

I/We have never had a mortgagee exercise a power of sale over any of my/our property.

The Mortgage Manager and/or the Credit Provider may issue me/us with an approval for an amount lower than the amount applied for.

I/We agree to notify the Originator in writing within five days if I/we do not wish to proceed with this lower amount. The Originator will refund any Application Fee and associated GST paid, less any expenses and associated GST incurred by the Originator, the Mortgage Manager and/or the Credit Provider on receipt of this notice.

I/We understand that approval may be withdrawn at any stage and legal action commenced should any false or misleading information be given in this application. Further, if this occurs, I/we acknowledge that I/we may be required to pay the full loan amount immediately on demand.

## DECLARATION – (NOTE: Delete and initial where not applicable)

I/We agree and declare that I/we am/are over the age of 18 years and that, to the best of my/our knowledge and belief, the facts, information and statements set out in this application are true and complete and contain no material omission which might affect the decision of the Credit Provider to determine whether or not to provide finance, and that I/we have read and accept each and every clause of this declaration and the terms and conditions above.

I/We confirm and declare that all of the information provided as part of this application is true and correct even if the information is not in our own handwriting.

I/We have never been declared bankrupt or insolvent, nor has either of my/our estates been assigned for the benefit of creditors i.e. a part X arrangement of the Bankruptcy Act.

I/We acknowledge that the submission of this application does not imply that a loan will be offered or approved and I/we agree that no reason shall be given should this application be rejected.

I/We have read and understood the authorisation relating to the Privacy Act 1988 and the Privacy Amendment (Private Sector) Act 2000 and duly authorise.

I/We authorise the Originator, the Mortgage Manager and the Credit Provider to perform the actions described herein.

I/We understand and acknowledge that any approval of this application by the Credit Provider will be on such terms and conditions (including conditions as to interest rate) as the Credit Provider shall choose.

I/We acknowledge that any advisor, broker, agent or other person who introduces me/us to the Originator is not a agent of the Originator and does not have the authority to bind the Originator or to vary the terms of the loan.

I/We acknowledge that if I/we do not provide you with all of the information required in this application form you may not be able to process or accept my/our application. Specifically, I acknowledge that you are required to collect the information in the form entitled "Identification Record for Signatory to an Account - Reference from an Acceptable Referee" by the Financial Transaction Reports Act 1988. If I/we fail to provide this information I/we may not be able to make withdrawals from our loan account.

### Further request for and verification of Personal Information

In order to comply with its obligations under the **Anti-Money Laundering and Counter Terrorism Financing Act 2006 ("AML/CTF Act")**,

RESIMAC and any of the lenders listed in this application package may request further Personal Information from you, even if such information was previously obtained.

The Personal Information may be used for assessment and verification for compliance under the AML/CTF Act. You consent to the use of the Personal Information for such purposes.

If you do not provide the Personal Information required, RESIMAC and any of the lenders listed in this application package may not be able to provide you with credit or other products and services.

When RESIMAC requests Personal Information from you for this purpose, you must comply with such requests.

I/We have never been directors/officers of any company to which a manager, receiver, controller, administrator and/or liquidator has been appointed. There are no unsatisfied judgments entered in any court against me/us or any company of which I/we am/are or was/were a director/officer.

I/We understand that I/we have supplied the details contained in this application for the purpose of enabling the Originator to determine whether to grant me/us a loan.

I/We also understand and agree that the Originator/Manager may be paid and retain fees, margins and commission in respect of the credit arranged by the Originator/Manager in consideration for its role as Mortgage Originator and Mortgage Manager.

I/We understand that the Originator, the Mortgage Manager and the Credit Provider recommend that each applicant seeks independent legal or other financial advice prior to entering into any credit agreement is offered to me/us as a result of this application.

Has legal action been instituted against you or the co-applicant for default under any credit contract within the last 5 years? If YES, please provide details.

YES / NO

Are you a Guarantor for any other loan?

YES / NO

Neither Platinum nor the lender have provided any financial planning advice or investment advice and have not made any representation as to the financial viability or prudence of the proposed transaction. Any decision to lend is not an indication of the soundness of any investment I/we make.

Dated this _____ day of _____ 200_	
Signature of Applicant 1	Signature of Applicant 2
Full Name of Applicant 1 (please print)	Full Name of Applicant 2 (please print)

(Do not complete this section)			
I/We declare that the consumer credit to be provided to me/us by the credit provider Platinum Mortgage Management Pty Ltd ACN 125 739 568 is provided to assist me/us in the settlement of the loan and is to be applied towards deposits, lenders mortgage insurance premiums, lenders legal costs, your legal/conveyancing costs, application and establishment fees, and consolidation of credit cards and or personal loans. I further acknowledge that I'm aware of the NO CASH OUT policy that applies.			
WARNING			
The DepositCard may be secured by a registered mortgage and/or other means against the security property. These costs will be applied to the card and are payable by you. The card is only offered when a Platinum home loan is offered, and accepted, and cannot be used in conjunction with any other lender's products without prior approval from Platinum Underwriting.			
First borrower signature		First borrower name (please print)	
		Date	
Second borrower signature		Second borrower name (please print)	
		Date	

JOINT BORROWER NOMINATION FORM			
This form may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they do not have to each receive their own copy of any notices and other documents). Each borrower is separately entitled under the Consumer Credit Code to receive a copy of any notice or other document under the Consumer Credit Code.			
By signing below, you give up the right to be provided with information direct from the credit provider or [originator] and nominate one of you to receive this information.			
<b>Nomination</b>			
We nominate _____ (full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of all of us.			
Please note the following:			
1. Only sign below if you are both Borrowers who reside at the same address and both wish to nominate one of you.			
2. Only a person who is a Borrower may be the person nominated.			
3. Any Borrower who has signed this form can advise the credit provider or [originator] at any time in writing that they wish to cancel their nomination. Following any cancellation, the credit provider or [originator] will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.			
4. This Nomination only applies to joint Borrowers. It will not apply to joint Guarantors.			
<b>The notices and documents are to be sent to the following mailing address:</b>			
Address			
State		Postcode	
First borrower signature		Second borrower signature	
Date		Date	

## LOAN PURPOSE CHECK LIST

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

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

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

#### PART A

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

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

#### PART B

The purpose of this proposed loan is:	LOAN AMOUNT SOUGHT \$
1. To purchase a property for personal use.	\$
2. To purchase a property for investment purposes.	\$
3. To refinance a property for personal use.	\$
4. To refinance a property for investment purposes.	\$
5. To purchase vacant land for personal use.	\$
6. To purchase vacant land for investment purposes.	\$
7. To refinance vacant land for personal use.	\$
8. To refinance vacant land for investment purposes.	\$
9. To purchase vacant land and construct a property for personal use.*	\$
10. To purchase vacant land and construct a property for investment purposes.*	\$
11. To refinance vacant land and construct a property for personal use.*	\$
12. To refinance vacant land and construct a property for investment purposes.*	\$
13. To provide funds for a future personal use.	\$
14. To provide funds for a future business/investment purpose.	\$
<b>TOTAL =</b>	<b>\$</b>

\*Not available for Challenger Non-Conforming loan products

#### PART C

Do you believe that the borrower is likely to receive an income tax deduction in respect of at least 50% of the total interest payable on the amount proposed to be borrowed?  YES  NO

If you believe that the proposed loan is NOT provided wholly or predominantly for personal, domestic or household purposes, then you must also complete the Declaration as to Purpose.

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

Signature \_\_\_\_\_ Print name \_\_\_\_\_ Date \_\_\_\_\_

Signature \_\_\_\_\_ Print name \_\_\_\_\_ Date \_\_\_\_\_

## Declaration of Purpose – Resimac Loans Only

*This declaration must be completed and signed by ALL borrowers for Resimac Lo Doc & Lo Doc Plus loans*

To: Perpetual Trustee Company Limited (ACN 000 001 007)  
 Permanent Custodians Limited (ACN 001 426 384)  
 RESIMAC Limited (ACN 002 997 935) (“Credit Provider”)

This declaration should be completed and signed by ALL intended applicants of the loan

Loan Amount		Loan Terms (Yrs)	
Interest Rate (%)		Monthly	

Is this loan Regulated under the Uniform Consumer Credit Code (UCCC)?  Yes  No

**THE CREDIT PROVIDER RECOMMENDS THAT ALL LOAN APPLICANTS SEEK INDEPENDENT LEGAL & FINANCIAL ADVICE PRIOR TO OBTAINING A LOAN**

	Applicant 1 Details	Applicant 2 Details
First Name		
Surname		
Company / Trustee		
ABN or ACN of Income Source		
Occupation / Nature of Business		
Estimated Annual Self Employed / Net Profit Before Tax		
Current Rental Income (if applicable)		

### DECLARATION OF FINANCIAL STATUS

I/We specifically request the Credit Provider to consider my/our loan application without requiring me/us to provide evidence of my/our income, outgoings, assets and liabilities. In this regard, I/we certify, warrant and represent to the Credit Provider that:

- a. I am/we are aware of our financial obligations under the proposed loan with the Credit Provider;
- b. I am/we are satisfied that my/our financial obligations under this loan will not adversely impact on my/our ability to meet all my/our other financial obligations (including living expenses) as and when they fall due;
- c. I/we confirm that I/we can comfortably afford all repayments resulting from this loan without incurring substantial or undue financial hardship;
- d. I/we acknowledge that the Credit Provider has assessed this facility without the documentary evidence of my/our income;
- e. I/we acknowledge that the Credit Provider and any lender’s mortgage insurer have relied upon the information contained in the application for credit (“application”) and within this Declaration of Financial Status in assessing whether to approve the application;
- f. There are no other significant issues relevant to the application that should be brought to the attention of the Credit Provider not already contained in this document or the Loan Application;

Warning to applicants: If financial information is not provided, the Credit Provider will rely on the information you provide in this Declaration of Financial Status to assess whether it is appropriate to make this loan to you. Consider obtaining legal and financial advice to ensure you can afford to repay the loan. There may be cheaper loans available to you if you provide this information.

Applicant 1 Signature

X \_\_\_\_\_

Applicant 1 Name In Print

\_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

Applicant 2 Signature

X \_\_\_\_\_

Applicant 2 Name In Print

\_\_\_\_\_

Date

\_\_\_\_ / \_\_\_\_ / \_\_\_\_

**TO: Perpetual Trustee Company Ltd – Perpetual Trustees Victoria Limited  
Permanent Custodians Limited (Lender)**

**RE:** Loan of \$ \_\_\_\_\_ Maturity date/term: \_\_\_\_\_

\_\_\_\_\_  
Full applicant name (1)

\_\_\_\_\_  
Full applicant name (2)

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

**IMPORTANT**

You should **not** sign this declaration unless this loan is wholly or predominantly for business or investment purposes.

By signing this declaration you may **lose** your protection under the Consumer Credit Code.

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

X \_\_\_\_\_  
Signature of person making declaration

X \_\_\_\_\_  
Signature of person making declaration

\_\_\_\_\_  
Full name of person making declaration

\_\_\_\_\_  
Full name of person making declaration

/ / 200\_\_  
Date declaration signed

/ / 200\_\_  
Date declaration signed

## LoDoc/Quik Doc Declaration of Financial Position – Challenger Variations

*This declaration must be completed and signed by ALL borrowers for LoDoc (Prime) or Quik Doc (Non-Conforming) loan programs*

To: **Perpetual Trustees Victoria Limited** (Lender)

**1. Loan Details**

Loan Amount	\$	Interest Rate	%
Maturity Date/Term		Monthly Repayment (est)	\$

The Lender recommends that all applicants seek independent legal and financial advice prior to obtaining a loan.

**2. Borrower Details**

	Borrower (1)	Borrower (2)
First Name		
Surname or Company Name		
Employment Status	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG	<input type="checkbox"/> Self Employed/Company <input type="checkbox"/> PAYG
ABN if self employed or a Company	No: ..... Registered: ...../...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No	No: ..... Registered: ...../...../..... GST: <input type="checkbox"/> Yes <input type="checkbox"/> No
Occupation		
Industry		

**3. Declaration of Financial Position**

I/We certify warrant and represent to you that:

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

**I/We acknowledge that the Lender is relying on this statement in considering whether or not to approve my/our loan application**

Income	Borrower (1)	Borrower (2)
Self Employed: Net Profit Before Tax	\$	\$
PAYG: Gross Income p.a.	\$	\$
+ Current rent received	\$	\$
<b>Total Taxable Income</b>	<b>\$</b>	<b>\$</b>

Total Assets	\$	\$
Total Liabilities	\$	\$
Net Assets	\$	\$

Signature/s of all borrowers	X	X
Date Declaration signed	/ /	/ /
Signature/s of all witnesses	X	X
Date Declaration witnessed	/ /	/ /

- A fully completed and signed original must be held on the Mortgage Manager's file.
- The declarant/s is/are required to sign any/all alterations made to this form.
- At the time of application, ABN must be current and registered for a minimum of two years, where the net profit declared is \$75,000 or more the ABN must be registered for GST purposes.
- If loan is predominantly for business or investment purposes (more than 50% of loan funds are to be used for non-personal purposes), all borrowers must complete a Declaration of Purpose Regulation 10 form.
- **Prime Finance Loans only** – If you present documentation (which is satisfactory to the Lender) at a later stage, in order to verify income, it will be compared with the income that has been declared (above). This comparison will be used by the Lender in assessing whether you are eligible for a decrease in interest rate. Any rate change will be at the Lender's discretion and subject to the facility being conducted within the loan Terms and Conditions.

**Method 1:** Face to face verification by reference to an original photographic identification document. This should be supported by either another primary photographic identification document or a secondary form of identification. Identification documentation provided in either combination or in its own right must show the individual's full name, date of birth and current residential address.

**THIS IS THE PREFERRED METHOD OF IDENTIFICATION.**

**Method 2:** Face to face verification by reference to an original or certified copy of a primary non-photographic identification document PLUS one or more secondary identification documents. Identification documentation provided in either combination or in its own right must show the individual's full name, date of birth and current residential address.

**THIS IS AN ACCEPTABLE METHOD OF VERIFICATION WHERE NO PHOTOGRAPHIC IDENTIFICATION DOCUMENTS ARE AVAILABLE.**

In both methods, the verifying persons must state their full name and address on the identification form and must also affix their signature, record the date of interview and the state where it was held.

**PRIMARY PHOTOGRAPHIC IDENTIFICATION**

- Driver's Licence
- Passport (Not expired by more than 2 years)
- Commonwealth, State or Territory Officially issued Identification Card
- National Identity Card

**PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION**

- Birth Certificate
- Citizenship Certificate
- Pension or Health Care Card issued by Centrelink

**SECONDARY IDENTIFICATION**

- Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12 months
- Rates Notice issued by a local government body within the last 3 months
- Utility Notice issued by a utilities provider within the last 3 months
- Statement issued by a financial institution within the last 3 months

**FOREIGN NATIONALS**

- a) Passport
- b) Driver's Licence
- c) National Identity Card

**INDIVIDUALS UNDER 18 YEARS OF AGE**

Acceptable identification documents for an individual under 18 years of age include:

- a) Birth Certificate
- b) Student Identification Card
- c) Notice issued by a school within the last 3 months stating individual's name, address and how long the individual has attended the school

**ADDITIONAL INFORMATION FOR OTHER CUSTOMER TYPES**

**SOLE TRADERS**

- a) Record Sole Trader's ABN
- b) Record principal place of business

**COMPANIES (Pty Limited)**

- a) Collect the names of all directors (proprietary company only)
- b) Collect and verify the identification information of all directors
- c) Collect the personal information of all shareholders owning more than 25% of the company.
- d) Collect the following information on the company
  - I. Full name of company as registered by ASIC
  - II. ACN
  - III. Full address of registered office
  - IV. Full address of principal place of business
  - V. Location of asset being purchased/refinanced
  - VI. Address of security offered
  - VII. Source of funds for repayment of the loan

**IDENTIFICATION OF TRUSTEES**

Trustees can be individuals or companies.

- a) If the trustee(s) is an individual, collect and verify the information as per the requirement for individuals
- b) If the trustee(s) is a company, collect and verify the information as per the requirement for companies
- c) Collect the following information on the trust
  - I. Full name of the trust
  - II. Type of trust
  - III. Full name of each beneficiary
  - IV. Record Trust's ABN (if applicable)

**IDENTIFICATION OF PARTNERSHIPS**

Partnerships will comprise individuals, companies or trusts or a combination of these.

- a) Collect the full name of the partnership
- b) Full address of the principal place of business
- c) Full name and address of each partner in the business
- d) Record partnership's ABN

**Information must be collected and verified as outlined above for each partner, whether an individual, corporate or trust.**

PERSONAL INFORMATION	
Full Name	
Date of Birth	
Residential Address	Postcode
Any Other Names Known By	
Location of Asset being Purchased/Refinanced	
Address of (ALL) Securities	
Source of Funds for Purchase & Repayment	

PRIMARY PHOTOGRAPHIC IDENTIFICATION			
DOCUMENT	STATE/COUNTRY/ ISSUED BY	NUMBER	EXPIRY
Driver's Licence			
Passport (Not expired by more than 2			
Commonwealth, State or Territory Officially issued Identification Card			
National Identity Card			

PRIMARY NON-PHOTOGRAPHIC IDENTIFICATION	
DOCUMENT	ATTACHED
Birth Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Citizenship Certificate	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Pension or Health Care Card issued by Centrelink	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

SECONDARY IDENTIFICATION	
DOCUMENT	ATTACHED
Financial Benefits Statement issued by the Commonwealth, State or Territory within the last 12	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Rates Notice issued by a local government body within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Utility Notice issued by a utilities provider within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Statement issued by a financial institution within the last 3 months	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A

VERIFICATION CHECKS UNDERTAKEN	
Documentation provided is current or within acceptable timeframes	<input type="checkbox"/> Yes <input type="checkbox"/> No
Photographic documentation is a "reasonable likeness" of the individual	<input type="checkbox"/> Yes <input type="checkbox"/> No
Face to Face verification was carried out by me	<input type="checkbox"/> Yes <input type="checkbox"/> No
Method 2 used: Verification against primary photographic documentation was not possible because (state reason)	<input type="checkbox"/> Yes <input type="checkbox"/> No Reason:

SOLE TRADER	
ABN	
Principle Place of Business	

COMPANIES (PTY LIMITED)	
Directors Names	
Full Name of Company as Registered by ASIC	
ACN	
Full Address of Registered Office	
	Postcode
Location of Asset being Purchased/Refinanced	
Address of Security Offered	
Source of Funds for Repayment of the Loan	

TRUSTEES	
Full Name of the Trust	
Type of Trust	
Full Name of Each Beneficiary	
Record Trust's ABN	

PARTNERSHIPS	
Full Name of Partnership	
Full Address of Principal Place of Business	
	Postcode
Full Name of Partners	
Full Address of Partners	
	Postcode
ABN	
Source of Funds for Repayment of the Loan	

INTERVIEWER VERIFICATION	
Full Name of Interviewer	_____
Address of Interviewer	_____
Date of Interview	_____
State where Interview was held	_____
Signature	_____ X _____

**Identification check for all individual applicants and mortgagors and directors of corporate applicants and corporate mortgagors – Challenger Variations Only**

To be completed by the mortgage broker/mortgage manager (Authorised Party) taking a Loan Application

Full name of Applicant (surname first)  Account Number

Formerly known as (surname first)  Evidence of change of name sighted (e.g. marriage certificate)

Document Type (please tick type used)	Point value	Name of issuing body	Date of issue	Place of issue	Expiry date	Document/Account Number	Date of Birth	Address
<input type="checkbox"/> * Birth certificate	70							
<input type="checkbox"/> * Current Passport	70							
<input type="checkbox"/> * Expired Passport (expired which has not been cancelled and which was current in the preceding two years)	70							
<input type="checkbox"/> Citizenship Certificate	70							
<input type="checkbox"/> Drivers Licence	40							
<input type="checkbox"/> Student photo ID card (issued by an Australian Tertiary Education Institution)	40							
<input type="checkbox"/> Pension concession card or Health care card	40							
<input type="checkbox"/> Name/address confirmed by current/previous employer (within last two years)	35							
<input type="checkbox"/> * Public utilities record	25							
<input type="checkbox"/> Medicare card	25							
<input type="checkbox"/> Financial Institution passbook, debit or credit card (one per institution only)	25							
<input type="checkbox"/> The individual has been known to the Authorised Party for a minimum of 12 months	40							
<input type="checkbox"/> Other	25							

\* = Only 1 allowed

Date completed  Total points (Minimum 100 points)

Completed by authorised party (print name) \_\_\_\_\_ Signature of Authorised Party \_\_\_\_\_

100 Point Identification check must include at least one document with photo identification. Original documents **MUST** be sighted and a copy of the documents must accompany this form.

I am satisfied that the applicant who signs this is the person I identified using the form.

I confirm that the identification is true identification of \_\_\_\_\_  
(Complete)

Signature of Applicant \_\_\_\_\_

To be signed by the Mortgage Manager:

Authorised Party \_\_\_\_\_

We have complied with the requirements of the AML/CTF legislation