



EURO FINANCE

MORTGAGE LOAN APPLICATION FORM

Borrower Name: _____

LOAN DETAILS	LOAN 1	LOAN 2	LOAN 3	LOAN 4
Fully Drawn Loan	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
Loan purpose, eg. purchase/refinance				
Loan Term	_____ yrs	_____ yrs	_____ yrs	_____ yrs
Fixed Rate Term N/A				
P&I N/A Interest Only (IO)	<input type="checkbox"/> <input type="checkbox"/> IO	<input type="checkbox"/> <input type="checkbox"/> IO	<input type="checkbox"/> <input type="checkbox"/> IO	<input type="checkbox"/> <input type="checkbox"/> IO
Loan Amount	\$ _____	\$ _____	\$ _____	\$ _____
Amount of loan used for business or investment purposes	\$ _____	\$ _____	\$ _____	\$ _____
Repayment Frequency	<input type="checkbox"/> <input type="checkbox"/> Monthly <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> Monthly <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> Monthly <input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/> Monthly <input type="checkbox"/>

NOTE: HAVE YOU PROVIDED SUPPORTING DOCUMENTATION?

Yes No

REFERRER'S NAME & DETAILS

Name: **Platinum Mortgage Management - Rob Kirk**

Signature: _____

Introducer No: N/A

Tel No: **07 33582322**

Fax No: **07 33584988**

Please Ensure Summary Sheet is Attached to This Application

MORTGAGE LOAN APPLICATION

The completed application will tell us about your personal and business background; it will let us know your loan requirements and details of the property you will be lodging by way of security for this loan; and it will demonstrate to us that you can financially support this loan.

We appreciate the opportunity to consider your application for this loan. You should complete this form in as much detail as possible; we will make every effort to process it without delay and let you know the outcome.

TYPE OF APPLICANT

Individual Company Trust (if Trust, enter information under Company Details)

COMPANY DETAILS (Only required if the loan is in a company name)

Company name:	A.B.N.:
Trading address:	

PERSONAL DETAILS	APPLICANT 1	APPLICANT 2
Full name of borrower	Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other	Title: <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Other
	Surname:	Surname:
	Other names:	Other names:
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Male <input type="checkbox"/> Female
Date of birth	Day: Month: Year:	Day: Month: Year:
Driver's licence number	No:	No:
	Expiry date:	Expiry date:
Marital status	<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed	<input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Married <input type="checkbox"/> Widowed
Permanent Australian resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current address	Postcode:	Postcode:
	Do you own this property? <input type="checkbox"/> Yes <input type="checkbox"/> No	Do you own this property? <input type="checkbox"/> Yes <input type="checkbox"/> No
Commenced living here:	Month: Year:	Month: Year:
Previous address <small>(Only required if less than 2 years in current address)</small>	Postcode:	Postcode:
	Month: Year:	Month: Year:
Company directorships <small>(Only show if you are currently a director of a company)</small>	Company name:	Company name:
	ABN:	ABN:
	Trading address:	Trading address:
	Postal address:	Postal address:
Contact details	Telephone: Bus ()	Telephone: Bus ()
	AH ()	AH ()
	Email:	Email:
	Mobile:	Mobile:
Nearest relative not living with you <small>(For security reasons)</small>	Name:	Name:
	Address:	Address:
	Tel:	Tel:
	Relationship:	Relationship:
Security information	Mother's maiden name:	Mother's maiden name:

Borrower name: _____

EMPLOYMENT DETAILS	APPLICANT 1	APPLICANT 2
Employer's name		
Date commenced current employment	Month: Year:	Month: Year:
Occupation		
Previous employer's name (If less than 2 years in current employment)		
Time at previous employment	Months Years	Months Years
Previous occupation		
Second job (Date commenced)	Employer:	Employer:
	Since: month year	Since: month year
	Occupation:	Occupation:
Dependants	Number: Ages:	Number: Ages:

ASSETS		LIABILITIES		
DETAILS	MARKET VALUE \$	LENDER	MONTHLY PAYMENTS \$	CURRENT LOAN AMOUNT \$
Principal residence at:		Mortgaged to:		
1.		1.		
Other properties located at:		Mortgaged to:		
2.		2.		
3.		3.		
4.		4.		
Motor Vehicles:		Hire Purchase / Lease:		
Equity in business (give details):		Credit Card Limits \$		
		Store Card Limits \$		
		Overdrafts and other bank facilities:		
Savings:				
Term Deposits:				
Shares:				
Deposit paid on property purchase:				
Other assets (give details):		Financed by:		
1.		1.		
2.		2.		
Marketable personal effects:		Rent:		
Superannuation:		Maintenance:		
	TOTAL = \$		TOTAL = \$	\$

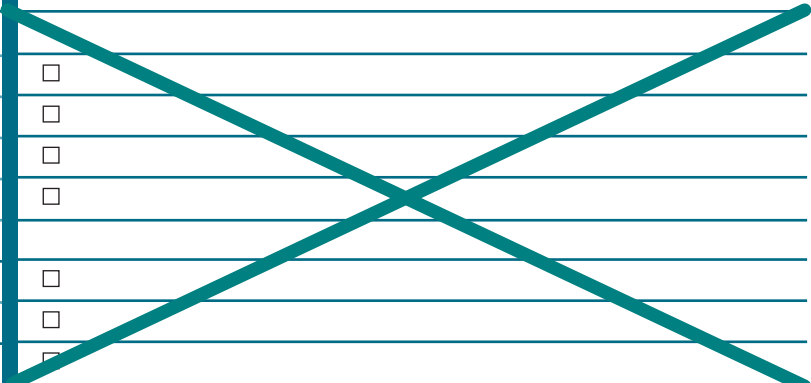
Borrower name: _____

YOUR LOAN AMOUNT

SUPPORTING DOCUMENTATION NOT REQUIRED

How much will you need to borrow?

Purchase Price: (If purchasing)	\$	<input type="checkbox"/>
Outstanding Debt: (if refinancing)	\$	<input type="checkbox"/>
Your Legal Costs:	\$	<input type="checkbox"/>
Other Costs:	\$	<input type="checkbox"/>
Mortgage & Purchase Stamp Duty:	\$	<input type="checkbox"/>
Sub-Total of Funds Required:	\$	<input type="checkbox"/>
Less Deposit/Funds Available:	\$	<input type="checkbox"/>
I/we would like to borrow:	\$	<input type="checkbox"/>



YOUR SOLICITOR'S DETAILS

Name of your Solicitor:

Address:

Contact Name:

Telephone No.

Fax No.

YOUR ACCOUNTANT'S DETAILS

Name of your Accountant:

Address:

Contact Name:

Telephone No.

Fax No.

SECURITY PROPERTY DETAILS

SECURITY PROPERTY 1

Security Property Located at:

House Unit Duplex Villa Other:

Title details: Torrens Strata Other

Usage: Owner Occupied Investment Property

Specify the full name(s) of the person(s) who will be on the title of the property:

1.

2.

3.

4.

Who should the valuer contact to access the property?

Name:

Telephone: Bus ()

AH ()

SECURITY PROPERTY 2

Security Property Located at:

House Unit Duplex Villa Other:

Title details: Torrens Strata Other

Usage: Owner Occupied Investment Property

Specify the full name(s) of the person(s) who will be on the title of the property:

1.

2.

3.

4.

Who should the valuer contact to access the property?

Name:

Telephone: Bus ()

AH ()

DECLARATION

Ever been declared bankrupt or insolvent, or made arrangements with creditors under a Part X arrangement of the Bankruptcy Act?

Yes No

Ever been directors of any company to which a manager, receiver, controller, administrator and/or liquidator has been appointed?

Yes No

By signing this Application Form below, I/we acknowledge and declare the following:

1. I/We supply the above details for the purpose of enabling Eurofinance Corporation Pty Limited ("Eurofinance") to determine whether to grant me/us a mortgage loan, and I/We declare those details to be true and correct.
2. My/our submission of this application does not imply any acceptance by Eurofinance to grant a loan or other financial accommodation.
3. Eurofinance reserves the right to accept or refuse this application at its discretion.
4. Any decision of Eurofinance to accept this application is made in reliance on the information given by me/us in this application.
5. I/we authorise and consent to Eurofinance Corporation Pty Ltd confirming details provided in this application with any person or persons who may reasonably be expected to confirm such details (e.g. an employer).
6. I/We authorise the credit provider to provide information about the progress and result of this application to the Builder and/or the Conveyancer/Solicitor named in this application.
7. I/We understand and acknowledge that: (a) any valuation or inspection report obtained by the Credit Provider in relation to any security offered to the Credit Provider is for the Credit Provider's benefit, not the Applicant's nor the Guarantor's benefit, and it is the Credit Provider's choice as to whether to make any such report available to the Applicant(s) or the Guarantor(s); (b) neither the Applicant(s) nor the Guarantor(s) may rely upon any such report obtained by the Credit Provider, whether such report is disclosed to the Applicant(s) or the Guarantor(s) or not; (c) neither the Applicant(s) nor the Guarantor(s) should assume that any such report is based upon a detailed inspection of the security offered; (d) any such report is not to be taken as implying that there are no defects other than these mentioned or, where the report relates to building works have been completed to a particular standard; (e) the Credit Provider does not accept any liability for the contents or accuracy of any such report.
8. I/We understand and acknowledge that the Credit Provider recommends that each applicant seek independent legal or other financial advice prior to entering into any credit contract that the Credit Provider may offer to the Applicant(s) as a result of this application or any related guarantee.
9. I/We acknowledge that our application fee paid in submission of this application is non-refundable once the Lender issues a document that establishes a loan for the amount applied. A refund will be made if the Lender is unable to provide such a document, provided that any refund will have deducted a valuation fee (if any) in respect of any property offered as security.
10. I/We understand Eurofinance may pay a fee or commission to the person introducing me/us to Eurofinance.
11. I/We and any guarantors are all aged over 18 years.

Visa Fee Agreement

In respect of an application for an unsecured Visa credit account, each applicant agrees:

- To pay cheque stamp duty of \$3.50 per book of 35 leaf books or \$7.50 per book of 75 leaf books ordered prior to commencement of a Visa contract (if any); and
- Each applicant acknowledges that if the credit provider approves the applicant's application for a Visa account the credit provider will open an account in the name(s) of the applicant(s) and will debit the fees described below as are relevant to the account. No Interest will be charged on the fees. The fees are payable in accordance as a result of this application.

Signature: _____ Name of Signatory: _____ Date: _____

Signature: _____ Name of Signatory: _____ Date: _____

Signature: _____ Name of Signatory: _____ Date: _____

NOTES:



EUROFINANCE

JOINT NOMINATION FORM

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 Lender, and nominate one of you to receive this information.

NOMINATION

We nominate _____
to receive notices and other documents under the Consumer Credit Code on behalf of all of us.

- Please only sign below if you each reside at the same address and each wish to nominate one of you. Only a person who is a Borrower may be the person nominated.
- Any Borrower who has signed this form can advise the Lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the Lender will from then on provide each joint Borrower with their own separate copy of any notice or other document under the Consumer Credit Code.
- The lender may charge an additional service fee for documents or notices that must be sent separately to individual borrowers.

Signature of borrower making Declaration

Signature of borrower making Declaration

Full Name of borrower making Declaration

Full Name of borrower making Declaration

Dated: _____ (Date declaration signed)

Dated: _____ (Date declaration signed)

DECLARATION OF PURPOSE

I/we declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for business 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 Credit Provider.

Signature of borrower making Declaration

Signature of borrower making Declaration

Full Name of borrower making Declaration

Full Name of borrower making Declaration

Dated: _____ (Date declaration signed)

Dated: _____ (Date declaration signed)



EUROFINANCE

PRIVACY ACT 1988 AUTHORITY

Print Name(s)

I/we acknowledge that I/we have made an application for credit from Eurofinance Corporation Pty Ltd.

Credit Information being given to a Credit Reporting Agency

The Bank (Adelaide Bank Limited &/or Australian Executor Trustee Limited &/or Eurofinance Capital Ltd &/or Permanent Nominees (Aust.) Ltd &/or Perpetual Trustee Company Limited (ABN 42 000 001 007)), my/our Mortgage Manager (Eurofinance Corporation Pty Ltd) and the Bank's Mortgage Insurers (Genworth Financial &/or PMI Group) may give information about me/us to a credit reporting agency for the following purposes - to obtain a consumer credit report about me/us, and/or to allow the credit reporting agency to create or maintain a credit information file about me/us. The information that may be given is limited to:

- Sufficient details to identify me/us (specifically: Full Name, Sex, Date of Birth, Current/Last Known Address, Previous Address, Current/Last Known Employer and Driver's Licence Number)
- The fact that I/we have applied for credit and the amount
- The fact that the Bank is a current credit provider to me/us
- Payments which become overdue more than 60 days, and for which collection action has commenced
- Advice that payments are no longer overdue in respect of any default which has been listed
- Cheques drawn by me/us for amounts of at least \$100 which have been dishonoured more than once
- In specified circumstances, that in the opinion of the Bank I/we have committed a serious credit infringement (ie: acted fraudulently or shown an intention not to comply with my/our credit obligations)
- That the credit provided to me/us by The Bank has been paid.

I/We agree that this information may be given before, during or after the provision of credit to me/us.

Obtaining Credit Information

I/We agree that to enable the Bank and my/our Mortgage Manager to assess my/our application for personal or commercial credit and my/our Mortgage Manager to collect payments that are overdue in respect of personal or commercial credit provided to me/us by the Bank, my/our Mortgage Manager and the Bank's Mortgage Insurers are authorised to obtain reports from a credit reporting agency or other business that provided information about credit worthiness. I/We acknowledge that these reports may contain:

- personal information about me/us
- personal credit information about me/us
- information about my/our commercial activities or commercial credit worthiness
- other information in relation to my/our commercial credit activities.

Exchanging Credit Worthiness Information with other Credit Providers

I/We agree that the Bank and my/our Mortgage Manager may exchange between themselves and may give to or receive from

- any credit provider named in the credit application
- any credit provider named by a credit reporting agency
- a mortgage manager or any organisation acting on behalf of the Bank involved in processing a credit application or managing a loan by or an account with the Bank

information about my / our credit arrangements. This information may be exchanged for any of the following purposes:

- to assess an application by me/us for credit
- to notify other credit providers of a default by me/us
- to exchange information with other credit providers as to the status of this loan where I am in default with other credit providers
- to manage a loan with the Bank
- to assess my/our credit worthiness.

I / We understand that the information exchanged can include anything about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to exchange under the Privacy Act 1988.

Bankers Opinions

I/We authorise the Bank to give to another credit provider and to receive an Opinion for purposes connected with my/our business, trade or profession.

Giving Information to a Guarantor

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

Guarantors Only: Authority to obtain Credit Information about a Guarantor

In accordance with section 18K (1) (c) of the Privacy Act, I/We authorise the Bank and my/our Mortgage Manager to obtain from a credit reporting agency, a credit report containing personal credit information about me/us to assess whether to accept me/us as guarantor for personal credit or commercial credit applied for, or provided to, the borrower/s named in this credit application. I/We agree that if the Bank approves the borrower/s application for credit this agreement remains in force until the credit facility covered by the borrower/s application ceases.

I/We authorise Eurofinance Corporation Pty Ltd or its agents to make such enquiries and take up such references, as it considers necessary in relation to my/our application. I/We also understand and agree that Eurofinance Corporation Pty Ltd and other intermediaries may be paid and retain fees, margins and commissions in respect of the credit arranged by Eurofinance Corporation Pty Ltd. If you do not provide personal information, Eurofinance Corporation Pty Ltd may be unable to provide you credit.

Signatures of Borrower(s) and date

Borrower (1)

Borrower (2)

Date: _____

Date: _____

Signatures of Guarantor(s) and date

Guarantor (1)

Guarantor (2)

Date: _____

Date: _____

Payment Method (please tick and complete details below)

For fee payable, please debit my	<input type="checkbox"/> VISA	<input type="checkbox"/> BANKCARD	<input type="checkbox"/> MASTERCARD
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Name on Card:

Card No:

Expiry Date:

Card Holders Signature:

Amount:

Please Note: All Credit Card payments will be surcharged 2.5%