

NEW APPLICATION

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 ABN 55 077 248 983
 www.liberty.com.au



To: Liberty Financial – Introducer Services Team
Fax number: 13 23 99
From:
Company:
Phone:
Facsimile:
Sent on behalf of:
Date & pages:

APPLICATION NOTES & CHECKLIST

- | | | | |
|--|--|---|--|
| Application checklist
(as applicable) | <input type="checkbox"/> Order on conditional approval | <input type="checkbox"/> 6 months refinance statements | <input type="checkbox"/> Centrelink statements |
| | <input type="checkbox"/> Order immediately | <input type="checkbox"/> Council/Water rates notice | <input type="checkbox"/> Contract of sale |
| | <input type="checkbox"/> Order on further instruction | <input type="checkbox"/> Legible photo and signature ID | <input type="checkbox"/> Brokerage authority |
| | <input type="checkbox"/> 1 month bank statement | <input type="checkbox"/> 2 recent payslips/tax returns | |

Special Notes
(please attach
separate sheets if
necessary)

VALUATION PAYMENT METHOD CREDIT CARD DIRECT DEPOSIT

(Select one method - minimum \$275 per security)

Type	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Amex <input type="checkbox"/> Bankcard	Bank	ANZ Royal Bank Branch, Melbourne
No.		BSB	013-128 Acct No: 836-918-145
Amount	\$ Exp: /	Bank	Branch:
Name		Reference	
Signature		Deposit	\$ Date: / /

APPLICATION OVERVIEW

Loan amount	\$ (including pre-paid)	Security value	\$
Loan term	years Pre-paid years	Loan purpose	<input type="checkbox"/> Purchase <input type="checkbox"/> Refinance <input type="checkbox"/> Other
Payment type	<input type="checkbox"/> P&I <input type="checkbox"/> Interest only years	Security type	<input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Land
Interest type	<input type="checkbox"/> Variable <input type="checkbox"/> Fixed for years	Main income type	<input type="checkbox"/> PAYG <input type="checkbox"/> Self-employed <input type="checkbox"/> Other
Settlement date		Verification	<input type="checkbox"/> Private <input type="checkbox"/> Nova <input type="checkbox"/> Star
Introducer use only (if applicable)	UFC: TC: BKG: SRCE:		

IMPORTANT NOTICE

This Application contains the (i) above Cover Sheet (ii) Application Information, (iii) Loan Purpose Statement, (iv) Business Purpose Declaration, (v) Privacy Disclosure and Consent and (vi) Loan Application and Declaration (collectively called "New Application"). The New Application is addressed to each of Liberty Financial Pty Ltd ABN 55 077 248 983, Secure Funding Pty Ltd ABN 55 081 982 872 and their associated entities as defined in the Corporations Act (collectively called the "Credit Provider"). Each of the Consents and Declarations contained in the New Application are addressed to and are for the benefit of each party collectively defined as the Credit Provider.

APPLICANT INFORMATION

PERSONAL DETAILS

APPLICANT 1

APPLICANT 2

Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First/Middle name		
Surname		
Date of birth		
Marital status	<input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Defacto <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Driver's licence	State: No: Exp: /	State: No: Exp: /
Dependants	# of: Ages:	# of: Ages:
Contact information (2 minimum)	Home: Work: Mobile: Fax: Email:	Home: Work: Mobile: Fax: Email:
Current home address (if less than 2 years previous address)	Street: Suburb: Pcode:	Street: Suburb: Pcode:
Current residential status	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Free accom. <input type="checkbox"/> With parents <input type="checkbox"/> Other	<input type="checkbox"/> Owner/Buyer <input type="checkbox"/> Boarding <input type="checkbox"/> Renting <input type="checkbox"/> Free accom. <input type="checkbox"/> With parents <input type="checkbox"/> Other
Here since	MM/YYYY:	MM/YYYY:
Applicant capacity	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	<input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor
Permanent residency	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Nearest relative not living with applicant	Name: Address: Phone: Relationship:	Name: Address: Phone: Relationship:
Bachelors degree	Grad date: Field of study:	Grad date: Field of study:
Repaying HECS	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

COMPANY/TRUST DETAILS (SELECT ONLY REQUIRED IF APPLICANT IS A COMPANY OR TRUST, WHERE APPLICABLE)

Applicant # 3	Section for company or trust applicants only
Company/Trust	Company/Trust:
ABN & start date	ABN: Commence date (MM/YYYY):
Address	Street: Suburb: State: Pcode:
Registered office	Street: Suburb: State: Pcode:
Applicant capacity	Please circle in what capacity is this Company/Trust applying: Borrower / Guarantor
Director names (all directors must be applicants)	List names or applicant #s:
Shareholders	List names or applicant #s & shareholding (%):
Trustee	List names or applicant #s:
Adult beneficiaries	List names or applicant #s:
Unit holders	List names or applicant #s & ownership (%):

ASSETS

OWNED PROPERTIES

	PROPERTY 1	PROPERTY 2
Address	Street: Suburb: Pcode:	Street: Suburb: Pcode:
Property value		
Property use after settlement	<input type="checkbox"/> Prime residence <input type="checkbox"/> Other O/Occupied <input type="checkbox"/> Investment <input type="checkbox"/> To be sold	<input type="checkbox"/> Prime residence <input type="checkbox"/> Other O/Occupied <input type="checkbox"/> Investment <input type="checkbox"/> To be sold
Investment property (if applicable)	Weekly rent: \$ Annual deductions: \$	Weekly rent: \$ Annual deductions: \$
Security for loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property type	<input type="checkbox"/> House/T -House <input type="checkbox"/> Unit with lift <input type="checkbox"/> Mixed use <input type="checkbox"/> Unit(<40m ²) <input type="checkbox"/> Serviced apt <input type="checkbox"/> Land <input type="checkbox"/> Unit(>40m ²) <input type="checkbox"/> Warehouse <input type="checkbox"/> Factory <input type="checkbox"/> Multi-until <input type="checkbox"/> Office/Suite/Shop	<input type="checkbox"/> House/T -House <input type="checkbox"/> Unit with lift <input type="checkbox"/> Mixed use <input type="checkbox"/> Unit(≤40m ²) <input type="checkbox"/> Serviced apt <input type="checkbox"/> Land <input type="checkbox"/> Unit(>40m ²) <input type="checkbox"/> Warehouse <input type="checkbox"/> Factory <input type="checkbox"/> Multi-until <input type="checkbox"/> Office/Suite/Shop
Property title	<input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other	<input type="checkbox"/> Torrens <input type="checkbox"/> Strata <input type="checkbox"/> Other
Property zoning	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Res. <input type="checkbox"/> Rural <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Other	<input type="checkbox"/> Residential <input type="checkbox"/> Rural Res. <input type="checkbox"/> Rural <input type="checkbox"/> Commercial <input type="checkbox"/> Industrial <input type="checkbox"/> Other
Land size	Hectares	Hectares
Ownership split (if applicable)	App 1: % App 3: % App 2: % Non App: %	App 1: % App 3: % App 2: % Non App: %

PASSENGER VEHICLES

	Make/Model	Year	Registration	Value
Vehicle #1				\$
Vehicle #2				\$
Vehicle #3				\$
Vehicle #4				\$

OTHER ASSETS

	Names/Descriptions/Details	Value
Life insurance	Names of insurer(s)	\$
Superannuation	Names of fund manager(s)	\$
Bank balances	Names of bank(s)	\$
Paid deposit	Vendor name for purchase	\$
Household items	Insured value	\$
Shares	If owned for more than 1 year	\$
Business value	Value of business(es)	\$
Plant & equipment	Total resale value of P&E	\$
Other assets	Inc. shares owned less than 1 year	\$

LIABILITIES

MORTGAGES

MORTGAGE 1

MORTGAGE 2

Lender name								
Balance & limit	\$	\$		\$	\$			
Monthly payment	\$			\$				
Loan use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment			
Refinance amount	\$			\$				
Security	Property(ies) #:			Property(ies) #:				
Arrears history (Current arrears of (current or past for any arrears in last 12 months and tick if ever Default, Judgment, Writ or Other Infringement))	<input type="checkbox"/> Current arrears of	<input type="checkbox"/> monthly payments		<input type="checkbox"/> Current arrears of	<input type="checkbox"/> monthly payments			
	<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> monthly payments		<input type="checkbox"/> Past arrears of up to	<input type="checkbox"/> monthly payments			
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgment	<input type="checkbox"/> Writ	<input type="checkbox"/> MIP	<input type="checkbox"/> Default	<input type="checkbox"/> Judgment	<input type="checkbox"/> Writ	<input type="checkbox"/> MIP
	<input type="checkbox"/> Arrears			<input type="checkbox"/> Arrears				
Liable parties (only if any non-applicants are liable for this loan)	Applicants:	%	Non-applicants:	%	Applicants:	%	Non-applicants:	%

CAR LOANS

CAR LOAN 1

CAR LOAN 2

Lender name								
Balance	\$			\$				
Monthly payment	\$			\$				
Loan use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment			
Refinance amount	\$			\$				
Arrears history (tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of	<input type="checkbox"/> monthly payments		<input type="checkbox"/> Current arrears of	<input type="checkbox"/> monthly payments			
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgment	<input type="checkbox"/> Writ	<input type="checkbox"/> Repo	<input type="checkbox"/> Default	<input type="checkbox"/> Judgment	<input type="checkbox"/> Writ	<input type="checkbox"/> Repo
	<input type="checkbox"/> Arrears			<input type="checkbox"/> Arrears				
	<input type="checkbox"/> Arrears			<input type="checkbox"/> Arrears				
Liable parties (only if any non-applicants are liable for this loan)	Applicants:	%	Non-applicants:	%	Applicants:	%	Non-applicants:	%

OTHER SECURED LOANS

OTHER SECURED LOAN 1

OTHER SECURED LOAN 2

Lender name								
Balance & limit (if any)	\$			\$				
Monthly payment	\$			\$				
Loan use	<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment		<input type="checkbox"/> Personal	<input type="checkbox"/> Business/Investment			
Refinance amount	\$			\$				
Security description								
Arrears history (tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of	<input type="checkbox"/> monthly payments		<input type="checkbox"/> Current arrears of	<input type="checkbox"/> monthly payments			
	<input type="checkbox"/> Default	<input type="checkbox"/> Judgment	<input type="checkbox"/> Writ	<input type="checkbox"/> Other	<input type="checkbox"/> Default	<input type="checkbox"/> Judgment	<input type="checkbox"/> Writ	<input type="checkbox"/> Other
	<input type="checkbox"/> Arrears			<input type="checkbox"/> Arrears				
	<input type="checkbox"/> Arrears			<input type="checkbox"/> Arrears				
Liable parties (only if any non-applicants are liable for this loan)	Applicants:	%	Non-applicants:	%	Applicants:	%	Non-applicants:	%

LIABILITIES (Continued)

UNSECURED LOANS

	UNSECURED LOAN 1	UNSECURED LOAN 2
Lender name	<input type="text"/>	<input type="text"/>
Balance & limit (if any)	\$ <input type="text"/>	\$ <input type="text"/>
Monthly payment	\$ <input type="text"/>	\$ <input type="text"/>
Loan use	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
Refinance amount	\$ <input type="text"/>	\$ <input type="text"/>
Type of loan	<input type="checkbox"/> Personal loan <input type="checkbox"/> Credit card <input type="checkbox"/> Store card	<input type="checkbox"/> Personal loan <input type="checkbox"/> Credit card <input type="checkbox"/> Store card
Arrears history (tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ

	UNSECURED LOAN 3	UNSECURED LOAN 4
Lender name	<input type="text"/>	<input type="text"/>
Balance & limit (if any)	\$ <input type="text"/>	\$ <input type="text"/>
Monthly payment	\$ <input type="text"/>	\$ <input type="text"/>
Loan use	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment	<input type="checkbox"/> Personal <input type="checkbox"/> Business/Investment
Refinance amount	\$ <input type="text"/>	\$ <input type="text"/>
Type of loan	<input type="checkbox"/> Personal loan <input type="checkbox"/> Credit card <input type="checkbox"/> Store card	<input type="checkbox"/> Personal loan <input type="checkbox"/> Credit card <input type="checkbox"/> Store card
Arrears history (tick for any arrears in last 6 months and tick if ever Default, Judgment, Writ or Other Infringement)	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ	<input type="checkbox"/> Current arrears of <input type="checkbox"/> monthly payments <input type="checkbox"/> Default <input type="checkbox"/> Judgment <input type="checkbox"/> Writ

OTHER LIABILITIES

	Payment amount	Next due date	Arrears owing(if any)	TBPO
Rent	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Maintenance	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Unpaid tax	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Council rates	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Water rates	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Body corporate	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other	\$ <input type="text"/>	<input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>

ARREARS EXPLANATION (IF APPLICABLE)

Please provide reasons for current or past arrears (e.g. "Did not pay Myer Card due to illness")

Explanation 1 <input type="checkbox"/> For current arrears	<input type="text"/>
Explanation 2 <input type="checkbox"/> For past arrears	<input type="text"/>

EMPLOYMENT & INCOME

CURRENT PAYG EMPLOYMENT

APPLICANT 1

APPLICANT 2

Employer name & address						
Employer contact name & phone						
Employment status	<input type="checkbox"/> Full time	<input type="checkbox"/> On probation	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Full time	<input type="checkbox"/> On probation	<input type="checkbox"/> Seasonal
	<input type="checkbox"/> Part-time	<input type="checkbox"/> Casual		<input type="checkbox"/> Part-time	<input type="checkbox"/> Casual	
	<input type="checkbox"/> Student	<input type="checkbox"/> Contract	Exp: /	<input type="checkbox"/> Student	<input type="checkbox"/> Contract	Exp: /
Industry						
Occupation						
Start date						
Annual gross income	Salary: \$	Other: \$		Salary: \$	Other: \$	

SECOND PAYG JOB (IF ANY)

Employer name & address						
Employer contact name & phone						
Employment status	<input type="checkbox"/> Full time	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Part-time	<input type="checkbox"/> Full time	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Part-time
	<input type="checkbox"/> Casual	<input type="checkbox"/> Contract	Exp: /	<input type="checkbox"/> Casual	<input type="checkbox"/> Contract	Exp: /
Industry						
Occupation						
Start date						
Annual gross income	Salary: \$	Other: \$		Salary: \$	Other: \$	

PREVIOUS PAYG EMPLOYMENT (IF CURRENT PAYG EMPLOYMENT LESS THAN 3 YEARS)

Employer name & address						
Employer contact name & phone						
Employment status	<input type="checkbox"/> Full time	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Casual	<input type="checkbox"/> Full time	<input type="checkbox"/> Seasonal	<input type="checkbox"/> Casual
	<input type="checkbox"/> Part-time	<input type="checkbox"/> Contract		<input type="checkbox"/> Part-time	<input type="checkbox"/> Contract	
	<input type="checkbox"/> Student (provide field of study in 'occupation')			<input type="checkbox"/> Student (provide field of study in 'occupation')		
Industry						
Occupation						
Start & end date	Start:	End:		Start:	End:	
Annual gross income	Salary: \$	Other: \$		Salary: \$	Other: \$	

EMPLOYMENT & INCOME (Continued)

CURRENT SELF EMPLOYMENT

APPLICANT 1

APPLICANT 2

Tick box if UNABLE to provide financials for any self-employed income (which may restrict product range)

Self-employment type	<input type="checkbox"/> Sole-trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director	<input type="checkbox"/> Sole-trader	<input type="checkbox"/> Partner	<input type="checkbox"/> Director
Business name						
Business ABN/ACN		# of employees			# of employees	
Business nature						
Share & start date	Ownership (%):	Commence date:		Ownership (%):	Commence date:	
Stated income (if no fin'ls)	Stated annual income:	\$		Stated annual income:	\$	
Financials for current year (financials for <input type="checkbox"/> months)	Pre-tax profits:	\$		Pre-tax profits:	\$	
	Interest expense:	\$		Interest expense:	\$	
	Non-cash expenses:	\$		Non-cash expenses:	\$	
	Extra superannuation:	\$		Extra superannuation:	\$	
	Gross salary to owner:	\$		Gross salary to owner:	\$	
Financials for previous year (financials for <input type="checkbox"/> months)	Pre-tax profits:	\$		Pre-tax profits:	\$	
	Interest expense:	\$		Interest expense:	\$	
	Non-cash expenses:	\$		Non-cash expenses:	\$	
	Extra superannuation:	\$		Extra superannuation:	\$	
	Gross salary to owner:	\$		Gross salary to owner:	\$	
Accountant details	Name:			Name:		
	Contact number:			Contact number:		

TRUST INCOME AND DISTRIBUTIONS (IF APPLICABLE)

Stated income (if no fin'ls)	Stated annual income:	\$		Stated annual income:	\$	
Income for current year (financials for <input type="checkbox"/> months)	Pre-tax profits:	\$		Non-cash expenses		
	Interest expense:	\$		Extra superannuation		
	Gross salary to owner:	\$				
Income for previous year (financials for <input type="checkbox"/> months)	Pre-tax profits:	\$		Pre-tax profits:	\$	
	Interest expense:	\$		Non-cash expenses		
	Gross salary to owner:	\$		Extra superannuation		

OTHER INCOME (EG PENSION, GOV'T ALLOWANCE, SUPERANNUATION, DIVIDENDS/INTEREST, BOARD)

Source	Type/Description	Applicant #	Payment	Total for Last Yr
			\$ p/mth	\$
			\$ p/mth	\$
			\$ p/mth	\$
			\$ p/mth	\$
			\$ p/mth	\$
			\$ p/mth	\$

LOAN PURPOSES

PROPERTY PURCHASE

NEW PROPERTY 1

NEW PROPERTY 2

Purchase status	<input type="checkbox"/> Purchased	<input type="checkbox"/> Pre-approval (leave '+' blank)	<input type="checkbox"/> Purchased	<input type="checkbox"/> Pre-approval (leave '+' blank)
Address*	Street: Suburb: Pcode:		Street: Suburb: Pcode:	
Property value	\$		\$	
Property use after settlement	<input type="checkbox"/> Primary Residence	<input type="checkbox"/> Other O/Occupied	<input type="checkbox"/> Investment	<input type="checkbox"/> Primary Residence
Security for loan?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Investment property (if applicable)	Weekly rent: \$ Annual deductions: \$		Weekly rent: \$ Annual deductions: \$	
Property type	<input type="checkbox"/> H'se/T-H'se	<input type="checkbox"/> Unit with lift	<input type="checkbox"/> Mixed use	<input type="checkbox"/> Land
	<input type="checkbox"/> Unit(<40m ²)	<input type="checkbox"/> Serviced Apt	<input type="checkbox"/> Multi-Unit	<input type="checkbox"/> Factory
	<input type="checkbox"/> Unit(≥40m ²)	<input type="checkbox"/> Warehouse	<input type="checkbox"/> Office/Suite/Shop	<input type="checkbox"/> Unit(≥40m ²)
Property title	<input type="checkbox"/> Torrens	<input type="checkbox"/> Strata	<input type="checkbox"/> Other	<input type="checkbox"/> Torrens
Property zoning	<input type="checkbox"/> Residential	<input type="checkbox"/> Rural Resid'l	<input type="checkbox"/> Rural	<input type="checkbox"/> Residential
	<input type="checkbox"/> Commercial	<input type="checkbox"/> Industrial	<input type="checkbox"/> Other	<input type="checkbox"/> Commercial
Land size*	Hectares		Hectares	
Deposit and funding details* (if applicable)	Deposit paid: \$ Loan portion: \$ FHOG: \$ New borrowings: \$ Gifts: \$ Other: \$ <input type="checkbox"/> TAC <input type="checkbox"/> W'cover <input type="checkbox"/> ETP		Deposit paid: \$ Loan portion: \$ FHOG: \$ New borrowings: \$ Gifts: \$ Other: \$ <input type="checkbox"/> TAC <input type="checkbox"/> W'cover <input type="checkbox"/> ETP	
Settlement contact info*	Agent name: Agent phone: Solicitor name: Solicitor phone: Vendor name: Vendor phone:		Agent name: Agent phone: Solicitor name: Solicitor phone: Vendor name: Vendor phone:	
Ownership split (if applicable)	App 1: %	App 3: %	App 1: %	App 3: %
	App 2: %	Non App: %	App 2: %	Non App: %

HOME IMPROVEMENTS

Property #	Description of improvements	Improvement cost	Loan portion
		\$	\$
		\$	\$

TITLE BUYOUT

Property #	New ownership percentages	Buyout amount	Loan portion
	App 1: %	App 3: %	\$
	App 2: %	Non App: %	\$

LOAN PURPOSES (Continued)

BUSINESS PURPOSES (PROVIDE DETAILS WHERE APPLICABLE)

	Details	Loan amount for purpose
Working capital	Name of business: <input type="text"/>	\$ <input type="text"/>
Buy asset/investment	Describe purchase: <input type="text"/>	\$ <input type="text"/>
Purchase business (copy of contract required)	Nature of business: <input type="text"/>	\$ <input type="text"/>
	Financials available: <input type="checkbox"/> Yes <input type="checkbox"/> No	
	Proposed ownership: App 1: <input type="text"/> % App 3: <input type="text"/> % App 2: <input type="text"/> % Non App: <input type="text"/> %	
Buyout business partner	Employment changes: <input type="checkbox"/> Applicant1 <input type="checkbox"/> Applicant2 <input type="checkbox"/> Applicant3	
	Name of business: <input type="text"/>	\$ <input type="text"/>
	Proposed ownership: App 1: <input type="text"/> % App 3: <input type="text"/> % App 2: <input type="text"/> % Non App: <input type="text"/> %	
Other (eg: administration buyout)	Description: <input type="text"/>	\$ <input type="text"/>

OTHER PERSONAL USE

Buy consumer goods	<input type="text"/>	\$ <input type="text"/>
Holiday/Travel	<input type="text"/>	\$ <input type="text"/>
Pay bills	<input type="text"/>	\$ <input type="text"/>
Cash out	<input type="text"/>	\$ <input type="text"/>
Loan prepayments	<input type="text"/>	\$ <input type="text"/>
Other	<input type="text"/>	\$ <input type="text"/>
PLEASE ENTER TOTAL LOAN AMOUNT TO SATISFY ALL LOAN PURPOSES		\$ <input type="text"/>

PRIMARY RESIDENCE

Please provide primary address of each applicant after the loan has settled

Applicant 1	<input type="text"/>
Applicant 2	<input type="text"/>

BUSINESS PURPOSE DECLARATION

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 for 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 Uniform Consumer Credit Code.

I/We declare that I/we signed this declaration before entering into this credit contract.

<input type="text"/>	<input type="text"/>
Applicant 1: Name	Applicant 2: Name
<input type="text"/>	<input type="text"/>
Applicant 1: Signature	Applicant 2: Signature
<input type="text"/>	<input type="text"/>
Date	Date

COMMISSIONS DISCLOSURE

I/We, the applicant(s), am/are aware that:

- ★ The Credit Provider may pay commissions or fees to any person who referred me to you, or to a third party associated with a person who referred me to the Credit Provider; and
- ★ Commissions or fees payable may be a dollar amount or an agreed part of an outstanding balance, interest rate, charge or fee for a product or service or calculated by reference to other matters.

I/We consent to the Credit Provider paying such commissions.

<input type="text"/>		<input type="text"/>	
Applicant 1: Name		Applicant 2: Name	
<input type="text"/>		<input type="text"/>	
Applicant 1: Signature		Applicant 2: Signature	
<input type="text"/>		<input type="text"/>	
Date		Date	

NOMINATION TO THE CREDIT PROVIDER

Each borrower is entitled to receive a copy of any notice or other document. However, the Credit Provider will only directly provide such information to Applicant #1 unless you advise otherwise. If other applicants are to also receive information from the Credit Provider, please nominate these persons below.

I/We nominate Applicant(s) #

(insert the Applicant number, separated by commas), to also receive notices and other documents.

<input type="text"/>		<input type="text"/>	
Applicant 1: Name		Applicant 2: Name	
<input type="text"/>		<input type="text"/>	
Applicant 1: Signature		Applicant 2: Signature	
<input type="text"/>		<input type="text"/>	
Date		Date	

INCOME DECLARATION STATEMENT (For Nova option and Private only)

The undersigned hereby request that the Credit Provider assess this application without direct documentary evidence of my/our business income. In doing so, I/we understand that the Credit Provider is relying on this declaration in approving the loan. I/We further declare that:

- ★ I/We have been advised to obtain legal and financial advice before signing any Loan Agreement and Mortgage documents; and
- ★ I/We have carefully considered my/our capacity to meet the proposed loan repayments and confirm that I/we can afford these repayments. In coming to this decision, I /we have carefully considered my/our other financial commitments and my/our living expenses.
- ★ Commissions or fees payable may be a dollar amount or an agreed part of an outstanding balance, interest rate, charge or fee for a product or service or calculated by reference to other matters.

I am/We are aware that: if the loan is not paid, the Credit Provider may be able to sell any security property; if a sale of the security property does not repay the loan in full, then I/we am/are personally liable for the unpaid portion of the loan; and even if there is a co-borrower or guarantor, the Credit Provider can choose to only pursue me/us for the unpaid portion of the loan.

IMPORTANT

Complete this box **ONLY** if the **NOVA** income verification option is selected.
Please **DO NOT** complete this box if applying for the **PRIVATE** product.

1. I/We confirm that my/our income from the business(es) listed in the application is as set out below.
2. I/We have fully and honestly disclosed to you all my/our income and liabilities.

<input type="text"/> \$ <input type="text"/> (per annum)	<input type="text"/> \$ <input type="text"/> (per annum)
Applicant 1: Average pre-tax business income	Applicant 2: Average pre-tax business income
<input type="text"/>	
Applicant 1: Name	
<input type="text"/>	
Applicant 2: Name	
<input type="text"/>	
Applicant 1: Signature	
<input type="text"/>	
Applicant 2: Signature	
<input type="text"/>	
Date	
Date	

IMPORTANT PRIVACY NOTICE & CONSENT TO THE CREDIT PROVIDER

The Privacy Act 1988 (Commonwealth) regulates the way Credit Providers use personal information in Australia. If one or more of you is a New Zealand resident, the Privacy Act 1993 (New Zealand) also regulates this use of personal information and references below to the Privacy Act should be read as references to both the Privacy Act 1988 (Commonwealth) and the Privacy Act 1993 (New Zealand). The Credit Provider needs certain information about you so that your loan application can be assessed. This section tells you how the Credit Provider might use the information you have given it and what other information the Credit Provider might seek and also sets out your agreement to certain matters in relation to the information.

GIVING INFORMATION TO A CREDIT REPORTING AGENCY

I/We acknowledge that the Credit Provider may give to a credit reporting agency personal information about me/us to obtain a consumer credit report about me/us, or to allow the credit reporting agency to create or maintain a credit information file about me/us. The information that may be given includes: my identification, that credit has been applied for and the amount, that the Credit Provider is a current Credit Provider to me/us, details of payments which are overdue and for which collection action has commenced, advice that payments are no longer overdue, that cheques drawn by me/us have been dishonoured more than once, that in the Credit Provider's opinion I/we have committed a serious credit infringement and the that the credit provided to me/us by the Credit Provider has been paid or discharged.

THE CREDIT PROVIDER OBTAINING CREDIT INFORMATION

To enable the Credit Provider to assess my/our application for personal or commercial credit and to collect overdue payments relating to credit owed by me/us, I/we authorise the Credit Provider to obtain: from a credit reporting agency, a credit report containing personal or commercial information about me/us in relation to personal or commercial credit provided to me/us; and from a business which provides information on the commercial creditworthiness of persons, information about my commercial activities or commercial creditworthiness.

EXCHANGING INFORMATION WITH OTHER PARTIES

I/We authorise the Credit Provider to exchange with any other person including but not limited to other Credit Providers, funders, joint applicants or borrowers, previous and current employers, insurers, introducers, lenders, risk managers or service providers:

- ★ named in this application form or
- ★ named in a credit report issued by a credit reporting agency or a business which provides information on the commercial creditworthiness of persons; or
- ★ who prepares or helps me/us to prepare this application; or
- ★ who is a broker, accountant, lawyer, valuer, financial advisor or other person assisting me/us; or
- ★ who is a party providing insurance, protection or risk management products to the Credit Provider; or
- ★ who is a person arranging, funding or potentially purchasing my/our loan by means of securitisation or who provides finance to the Credit Provider

information about my/our credit arrangements, including information about my/our creditworthiness, employment, credit standing, credit history or credit capacity that the Credit Provider is allowed to exchange under the Privacy Act.

I/We understand the information may be exchanged for the following purposes: to assess an application by me/us for credit (including, but not limited to, verifying information provided by me/us) and my/our ongoing creditworthiness; to inform other Credit Providers as to the status of this loan where I am/we are in default with other Credit Providers; to assist me/us in meeting or to avoid defaulting on my/our credit obligations; to advise on the outcome or status of my/our application or the transactions or status of my/our loan account; to prepare loan and related documentation and to properly execute such documentation; to refer this application to another Credit Provider for consideration; to assess whether to provide insurance to the Credit Provider or another Credit Provider; to monitor trail commissions, to evaluate whether to provide risk management products to the Credit Provider or another Credit Provider; to prepare access cards and mailing labels; and for direct or indirect marketing (unless you tell us otherwise), planning, product development, research, risk assessment, modelling and loan management purposes.

GIVING INFORMATION TO A GUARANTOR

I/We agree that the Credit Provider may give to a current guarantor or prospective guarantor, being a natural person or a corporation any information about my/our creditworthiness, credit standing, credit history or credit capacity that the Credit Provider is allowed to disclose under the Privacy Act, including a credit report for the purpose of the prospective guarantor deciding whether to act as a guarantor or to keep the current guarantor informed about the guarantee.

Further details about the privacy practices of the Credit Provider are available at www.liberty.com.au. You can gain access to the personal information about you by contacting the Privacy Officer on (03) 8635-8888. We may charge you for our reasonable costs of retrieving and providing this information. You may also ask us to correct any incorrect information we hold about you.

I/We declare that I/we have read, understood and agree with the provisions and authorisations above in accordance with the Privacy Act 1988 (Commonwealth) and the Privacy Act 1993 (New Zealand) and that this application is the property of the Credit Provider.

.....

Applicant 1: Name

.....

Applicant 2: Name

.....

Applicant 1: Signature

Date

.....

Applicant 2: Signature

Date

APPLICANT DECLARATIONS

The undersigned hereby applies for the loan described herein to be secured by a mortgage on the property described herein and represents that all statements made in this application are true and correct and understands that the Credit Provider is relying on the information that I/we supply them and that it is my/our responsibility to be accurate in giving that information. I/We agree that this application can only proceed with a valuation of the subject property by a qualified valuer selected by the Credit Provider, at the expense of the undersigned and without implied obligation on the part of the Credit Provider. The undersigned further agrees to pay all necessary expense, including legal costs, incurred in obtaining this loan. It is agreed that by accepting this application the Credit Provider is not obligated to grant a loan or any other financial accommodation. We note that the mortgage will require general insurance coverage against hazards equal, at least, to the value of the property improvements. Such insurer shall be acceptable to the Credit Provider, who has sole discretion for rejection without grounds. I/We declare that I/we, the undersigned, am/are over the age of 18 at the time of the execution of this application and acknowledge that this application is being made to the Credit Provider and its successors and assigns. I/We consent to the Credit Provider paying the commissions set out above. I/ We have read and agree to the use and disclosure of personal information about me/us as set out in the Important Privacy Notice & Consent.

- Q1 Has the applicant or a company with which the applicant is associated had any past or current debts that are or were in default of the payment arrangement? Yes* No
- Q2 Has the applicant ever been declared bankrupt or insolvent or petitioned for bankruptcy, been advised to seek bankruptcy or aware of anyone petitioning for the applicant's bankruptcy? Yes* No
- Q3 Has any applicant or a company with which any applicant is or was associated ever had a property foreclosed upon or given title or deed in lieu thereof through mortgagee sale proceeding? Yes* No
- Q4 Other than this application for finance (or an application with another lender for the same primary purpose) does the applicant have any outstanding applications for finance? Yes* No

Applicant 1: Name		Applicant 2: Name	
Applicant 1: Signature	Date	Applicant 2: Signature	Date

*DECLARATION EXPLANATIONS (Complete only if YES to any of Q1-Q4 above)

	APPLICANT 1	APPLICANT 2
Q1	Name of Credit Provider: Monthly Pmt: \$ Date finalised: / Contract: Credit card /Personal loan /Mortgage /Other Infringement (if any): Default /Judgment / Writ /Other	Name of Credit Provider: Monthly Pmt: \$ Date finalised: / Contract: Credit card /Personal loan /Mortgage /Other Infringement (if any): Default /Judgment / Writ /Other
Q2	Circle infringement type: Default / Judgment / Writ Circle current status: Paid / Unpaid / Arrangement Name of creditor: Amount of infringement: \$ <input type="checkbox"/> Tick if Date finalised: / to be paid out	Circle infringement type: Default / Judgment / Writ Circle current status: Paid / Unpaid / Arrangement Name of creditor: Amount of infringement: \$ <input type="checkbox"/> Tick if Date finalised: / to be paid out
Q3	Reason for bankruptcy: Start date: Discharge date: Amount to finalise: \$	Reason for bankruptcy: Start date: Discharge date: Amount to finalise: \$
Q4	Name of Credit Provider: Amount: \$ Monthly payment: \$	Name of Credit Provider: Amount: \$ Monthly payment: \$

INTRODUCER DECLARATION

INSTRUCTIONS: For the purposes of the Anti-Money Laundering and Counter Terrorism Financing Act, ensure that you personally inspect, and attach to this application a copy of each applicant's (i) current driver's licence or (ii) international travel document e.g. passport (current or expired for no more than two years). Read the declaration below carefully and ensure that it is accurate. Complete one declaration for each individual applicant, guarantor and each signatory for a Corporate applicant.

Q1 I (full name of Introducer)
of (address of Introducer) confirm that I hold a current membership, accreditation or licence with:
 MFAA FBAA LMCT Other (please specify)

I DECLARE THAT I HAVE MET WITH:

	APPLICANT 1	APPLICANT 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
First/Middle name	<input type="text"/>	<input type="text"/>
Surname	<input type="text"/>	<input type="text"/>

I DECLARE THAT I HAVE EXAMINED HIS/HER:

Drivers licence no.	<input type="text"/>	<input type="text"/>
International travel document no.	<input type="text"/>	<input type="text"/>

Q2 I attach a true and correct copy of each Identification Document. Yes

Q3 I believe each Identification Document to be that of the above stated applicant. Yes

Q4 I am not aware of any fact that could suggest that each Identification Document attached is not authentic or that each applicant is not the person who he/she claims to be. Yes

I acknowledge that I will be regarded as an agent of Liberty Financial Pty Ltd for the purposes of conducting the procedure referred to in this declaration. I acknowledge that I am not an agent for any other purpose and am not entitled to bind Liberty Financial Pty Ltd for any purpose.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Introducer name	Introducer signature	Date

AUTHORITY TO EMAIL LOAN DOCUMENTS

If my/our application is approved, I/we hereby authorise Liberty Financial Pty Ltd to email my/our mortgage loan documents to be executed by me/us to the following email address:

Email address

<input type="text"/>	<input type="text"/>
Applicant 1: Name	Applicant 2: Name
<input type="text"/>	<input type="text"/>
Applicant 1: Signature	Applicant 2: Signature
<input type="text"/>	<input type="text"/>
Date	Date