

Source Details

Branch / Agency / Aggregator _____

Lender / Broker Name _____

Phone Number _____

Mobile Number _____

Fax Number _____

Email Address _____

Loan Purpose

- Property Purchase (house/land)
- Refinance (Specific details required)
- Equity Redraw (Specific details required)
- Other (Specific details required)
- Property to be constructed
- Increase to existing Rock Loan

Funds Use

- Household, Domestic or Personal Use
- Business or Investment
(Signed Business Declaration required, Refer page 10)

LMI Capitalised (Source Use only)

- Yes
- No
(if yes exclude from Loan Structure)

Loan Requirements

Loan Type	<input type="checkbox"/> Home / Investment Loan	<input type="checkbox"/> Line of Credit (LOC)	<input type="checkbox"/> Home to Home
Loan Product	<input type="checkbox"/> Standard Variable <input type="checkbox"/> Rock Advantage + <input type="checkbox"/> Rock Star <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Lo Doc <input type="checkbox"/> Other _____ <small>(Additional Loans only)</small>	<input type="checkbox"/> Standard Variable <input type="checkbox"/> Rock Star <input type="checkbox"/> Fixed Rate <input type="checkbox"/> Lo Doc <input type="checkbox"/> Other _____ <small>(Additional Loans only)</small>	<input type="checkbox"/> Standard Variable <input type="checkbox"/> Lo Doc

Funds Statement

Purchase Price	\$	Deposit Paid	\$
Construction Costs	\$	First Home Owners Grant (if applicable)	\$
Refinance (as detailed above)	\$	Gift	\$
Own Legals (Professional Costs + Outlays)	\$	Savings / Contribution	\$
Stamp Duty (on purchase)	\$	Other (Please outline)	\$
Borrowing Costs (LMI, Stamp Duty, Reg'n, etc)	\$	Other (Please outline)	\$
Other (Please outline)	\$	Other (Please outline)	\$
Other (Please outline)	\$	Loan Requirement	\$
Total (A) *	\$	Total (B) *	\$

* Please note that total A must equal total B

Loan Structure

Amount	Loan Term	Fixed / Variable	Fixed Term	P&I / IO	I/O Term	Purpose	
\$	yrs		yrs		yrs	<input type="checkbox"/> O/O	<input type="checkbox"/> R / I
\$	yrs		yrs		yrs	<input type="checkbox"/> O/O	<input type="checkbox"/> R / I
\$	yrs		yrs		yrs	<input type="checkbox"/> O/O	<input type="checkbox"/> R / I
\$	yrs		yrs		yrs	<input type="checkbox"/> O/O	<input type="checkbox"/> R / I
\$	yrs		yrs		yrs	<input type="checkbox"/> O/O	<input type="checkbox"/> R / I
\$	yrs		yrs		yrs	<input type="checkbox"/> O/O	<input type="checkbox"/> R / I

ceApproval required by _____ / / Settlement required by _____ / /

Applicant Details

Company Details (Directors required to be Guarantors) (Supporting documents required)

Company Name _____	ABN Number _____
Name /s of Director /s _____	

Trust (Supporting documents required)

Name of Trust _____
Details of Trustee /s _____

Individual

<input type="checkbox"/> Applicant (1) <input type="checkbox"/> Guarantor (1) Are you an existing Rock Client? <input type="checkbox"/> Yes Client Number _____ <input type="checkbox"/> No	<input type="checkbox"/> Applicant (2) <input type="checkbox"/> Guarantor (2) Are you an existing Rock Client? <input type="checkbox"/> Yes Client Number _____ <input type="checkbox"/> No
Title _____ Given Name (s) _____ Surname _____ Home Address _____ _____ Postcode _____ Years at this address _____ Do you own this property? Yes / No If no, weekly rent/ board paid? \$ _____ Previous Address (if at current home address less than 3 years) _____ Postcode _____ Years at this address _____ Postal Address (if not same as home address) _____ Postcode _____ Date of birth Marital Status / / _____ Drivers License Number _____ Email Address _____ Home phone no. Mobile No. () _____ Work phone no. () _____ No. of dependents Age of dependents _____ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Residency Status <input type="checkbox"/> Aust Citizen <input type="checkbox"/> Perm Resident <input type="checkbox"/> Other	Title _____ Given Name (s) _____ Surname _____ Home Address _____ _____ Postcode _____ Years at this address _____ Do you own this property? Yes / No If no, weekly rent/ board paid? \$ _____ Previous Address (if at current home address less than 3 years) _____ Postcode _____ Years at this address _____ Postal Address (if not same as home address) _____ Postcode _____ Date of birth Marital Status / / _____ Drivers License Number _____ Email Address _____ Home phone no. Mobile No. () _____ Work phone no. () _____ No. of dependents Age of dependents _____ <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> Residency Status <input type="checkbox"/> Aust Citizen <input type="checkbox"/> Perm Resident <input type="checkbox"/> Other

Employment Details (Must show a minimum of 2yrs employment history)

Applicant / Guarantor 1	Applicant / Guarantor 2
Current Employment	Current Employment
Occupation _____	Occupation _____
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual
Employer _____	Employer _____
Length of service _____	Length of service _____
Gross Income (Monthly) Overtime (Monthly)	Gross Income (Monthly) Overtime (Monthly)
\$ _____ \$ _____	\$ _____ \$ _____
Allowances (Monthly) Gross Rental (Monthly)	Allowances (Monthly) Gross Rental (Monthly)
\$ _____ \$ _____	\$ _____ \$ _____
Other Income: (Monthly) Other Income: (Monthly)	Other Income: (Monthly) Other Income: (Monthly)
\$ _____ \$ _____	\$ _____ \$ _____
Previous Employment (if current less than 2 years)	Previous Employment (if current less than 2 years)
Occupation _____	Occupation _____
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual
Employer _____	Employer _____
Length of service _____	Length of service _____
Previous Employment (if current & previous less than 2 years)	Previous Employment (if current & previous less than 2 years)
Occupation _____	Occupation _____
Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No	Self Employed: <input type="checkbox"/> Yes <input type="checkbox"/> No
Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No	Contract: <input type="checkbox"/> Yes <input type="checkbox"/> No
PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No	PAYG: <input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual	<input type="checkbox"/> Fulltime <input type="checkbox"/> Part-time <input type="checkbox"/> Casual
Employer _____	Employer _____
Length of service _____	Length of service _____

Accountant Details (mandatory for Company, Trust & Self Employed)

Firm name _____	Contact name _____
Address _____	Postcode _____
Phone number (____) _____	Fax number (____) _____

Financial Position

Joint

Applicant 1 / Guarantor 1

Applicant 2 / Guarantor 2

If you would like to make separate declarations of assets and liabilities, copy and complete this page for each of the above.

What do you own? (Assets)	What do you owe? (Liabilities)				
Description	Est. Value	Financial Provider	Repay (mthly)	Balance Owing	Is to be refinanced?
Owner Occupied Property at:	_____	Housing Loan	_____	_____	<input type="checkbox"/>
Other Property/Land at:	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>
Bank Accounts (Institution)	_____	Other Loans (Overdraft/Leases/Hire Purchases)		_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>
Motor Vehicle (Yr, make)	_____	Personal Loans	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>
Other Assets:	_____	Credit/Store/Charge Cards (include nil balances)		_____	<input type="checkbox"/>
Contents (insurance value)	_____	Issuer	Limit	_____	<input type="checkbox"/>
Superannuation (current value)	_____	_____	_____	_____	<input type="checkbox"/>
Share Portfolio	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	_____	_____	<input type="checkbox"/>
_____	_____	Other ongoing monthly commitments:		_____	<input type="checkbox"/>
_____	_____	Child Support Payments		_____	<input type="checkbox"/>
_____	_____	Other		_____	<input type="checkbox"/>
		TOTAL \$		_____	B \$
TOTAL A \$		_____			

Net Equity (A-B) \$ _____

Security Details- (Properties offered as security for lending. If more than three properties please attach an additional copy of this page) (Supporting documents required)

Address _____
 _____ P/code _____ Estimated Market Value / Purchase price \$ _____
 Title Reference _____ Vol. _____ Folio _____ Lot _____ Plan _____
 Is this an acreage property? No Yes Size _____ Ac/ha
 Do you own or are you buying the property? Own Buying
 Will you live in the property after settlement? Yes No
 Full name/s to appear on the Title after settlement _____

 Contact name for Valuer to access _____ Contact Phone number (____) _____

Address _____
 _____ P/code _____ Estimated Market Value / Purchase price \$ _____
 Title Reference _____ Vol. _____ Folio _____ Lot _____ Plan _____
 Is this an acreage property? No Yes Size _____ Ac/ha
 Do you own or are you buying the property? Own Buying
 Will you live in the property after settlement? Yes No
 Full name/s to appear on the Title after settlement _____

 Contact name for Valuer to access _____ Contact Phone number (____) _____

Valuation Costs

Please note that valuations of the proposed security properties will not be ordered unless authority to recover the cost (\$275 per property) is provided in one of the following methods:

Please debit my Visa/Mastercard to cover the above valuation costs of \$275 per security property.

Card number _____ Expiry Date ____/____

Card Holder Name _____ Card Holder Signature x _____

Please debit my Rock account to cover the cost

Account Number _____ Account Holders Signature _____

Please find my Cheque (payable to The Rock Building Society Limited) attached

NB: I acknowledge that irrespective of the outcome of this application, I will be liable for the valuation costs incurred in its assessment. The above authority will only be processed should the application not proceed to settlement.

Fixed Rate Lock

Fixed Rate Lock is not requested.

I/We understand that the fixed rate applying to my/our loan will be The Rock's fixed rate for loans of similar type as at draw down of the loan.

Fixed Rate Lock is requested

Period of Fixed Rate Lock 60 days from the date The Rock signs the Loan Agreement (if my/our application is approved).

x _____ Date _____ x _____ Date _____
 Signature / / Signature / /

Fixed Rate Lock Fee \$ _____ is payable in one of the following methods:

Please debit my Visa/Mastercard to cover the above Fixed Rate Lock Fee.

Card number _____ Expiry Date ____/____

Card Holder Name _____ Card Holder Signature x _____

Please debit my Rock account to cover the cost

Account Number _____ Account Holders Signature _____

Please find my Cheque (payable to The Rock Building Society Limited) attached.

Other Requirements

Building*/ Contents

Insurance

The Society requires all security properties be adequately insured.

I/We would like to be contacted to discuss the following insurance options, please indicate:

Insurance Cover Available		
Building* / Contents	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Loan Protection**	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Motor Vehicle	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Landlord's Protection	<input type="checkbox"/> Yes	<input type="checkbox"/> No

* If the property is already insured by you, we will require a certificate of currency prior to settlement.

** We would urge you to consider how you will repay your debt if you can not work from disability or unemployment.

Our insurance brokerage service, RockSure, can arrange Loan Protection Insurance that may assist in this regard.

Deposit Accounts

I/We wish to open the following accounts with access as noted:

Type of Account	No. Required	Applicant 1	Applicant 2	Joint	Cashcard	Cheque Book	Deposit Book	Internet/ Phone Access
100% Offset Account		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
The Only Account		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cash Management		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Term Deposit		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Loan Repayments

Monthly Weekly Fortnightly

Payment Method

- Periodic Payment (from a Rock account)
 Direct Debit (from another institution)
 Deposit Book
 Other. Please Specify _____

Document Delivery

I/We understand that documents are overnight couriered to the delivery address, and that a responsible person must be present to receive and sign for the documents. (If a PO Box is nominated it will be delivered via express post)

Delivery address _____

First Home Owners Grant (FHOG)

Are you eligible for FHOG? Yes No Do you intend to claim FHOG? Yes No
 Do you wish for the Society to lodge on your behalf? Yes (Supporting Documents required) No Will these funds be required for settlement? Yes No

Solicitor / Conveyancer

Firm Name _____ Contact Name _____

Address _____ P/code _____

Phone Number (____) _____ Fax (____) _____

Privacy Statement

Purpose of this Statement

The purpose of this Privacy Statement is to provide you with assurance that information collected by The Rock is collected, distributed and used in accordance with the Privacy Act 1988 as amended ("Privacy Act"). Your privacy is The Rock's concern and we are committed to ensuring the privacy and confidentiality of information provided by you. Outlined below is how The Rock collects, discloses, secures and uses the information which you have provided.

Credit Information

Credit Information which may be disclosed

The Privacy Act allows The Rock to disclose personal information about your Credit Application to a Credit Reporting Agency including:

- Identity particulars – i.e. your full name including any known aliases, sex, date of birth, maximum of three addresses consisting of current or last known address and two immediately previous addresses, name of current or last known employer and drivers' license number.
- The fact that you have applied for credit and the amount.
- The fact that The Rock is a current Credit Provider to you.
- Payments which become overdue more than 60 days and for which collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by you which have been dishonored more than once.
- In specified circumstances, that in the opinion of The Rock you have committed a serious credit infringement.
- That credit provided to you by The Rock has been paid or otherwise discharged.

Giving and Obtaining Credit Information

You agree that The Rock and Mortgage Insurers may:-

- Obtain from a Credit Reporting Agency or a business which provides information about commercial credit worthiness a Credit Report containing personal or commercial credit information about you or in relation to collection of overdue payments.
- Exchange credit information with any Credit Provider named in the Application or any Credit Provider named in a Credit Report issued by a Credit Reporting Agency.
- Use the information to assess an application for credit, to notify other Credit Providers of a default, to exchange information with other Credit Providers as to the status of this loan where you are in default with other Credit Providers and to assess your credit worthiness and to administer and manage you account and facilitate our internal business operations.
- Disclose information about personal credit to persons involved in mortgage securitisation and providing mortgage insurance.
- Provide information including your personal or commercial credit information to a mortgage insurer, to assess the risk of providing lenders' mortgage insurance, to assess the risk of default including the risk of you being unable to meet a liability that might arise under a guarantee in respect of mortgage finance given to another person, as well as any variation or claim under the mortgage insurance and any other risk, including risk assessment and management involving securitization, credit scoring, portfolio analysis, reporting, fraud prevention and claim recover and complying with legislative and regulatory requirements. For these purposes, the mortgage insurer may disclose personal information about you to its related companies whether in Australia or Overseas, a guarantor or potential guarantor, service providers, agents, contractors and external advisers, your referees including your employer, your legal and financial advisers, credit reporting agencies, rating agencies, payment system operators, mercantile agents if you default on your obligation to The Rock, reinsurers and government and regulatory bodies, other financial institutions, securitisers and credit providers. Mortgage Insurers are listed as follows: GE Mortgage Insurance Pty Ltd ABN 60 106 974 305 at level 23, 259 George Street SYDNEY NSW 2001 Tel: 02 9247 8677. PMI Mortgage Insurance Ltd ABN 70 000 511 071 at Level 21, 5 Bridge Street SYDNEY NSW 2000 Tel: 1300 367 764.
- Disclose personal credit information about each applicant to any guarantor or proposed guarantor of the loan including information relating to the progress of the loan should the guarantors become liable for repayment of monies owing due to any default.
- Confirm your employment and income detail from any employer, accountant or agent named in this application or your income received on an investment property from any nominated real estate agent.

Authority to Disclose Information to your Mortgage Broker

You authorise The Rock to provide the Mortgage Broker (if applicable) who referred your loan to us for approval, details of your loan account number, product type, loan amount, interest rate and any arrears position on that loan, whether the loan is funded or whether the loan is discharged.

Authority to Disclose Information to Other Parties

You authorise The Rock to give to and receive from any person nominated by you any personal information about you in connection with the processing and accepting of any application by you for credit and the subsequent management or review of the credit provided including any further advances or variations to the loan.

Nominated Persons

- a) Our solicitor nominated in this application.
- b)
- c)

Disclosure of Personal Information Within The Rock Group

To ensure you receive effective, efficient and personalized service, The Rock may have to share your personal information between companies within The Rock Group. However, The Rock will not share your personal information between companies within the group if you instruct us in writing not to do so and will not sell, rent or trade your personal information.

Disclosure of Personal Information

The Rock may disclose your personal information to:

- Any person nominated by you.
- The Rock's service providers who provide Services for the purpose of The Rock's business on a confidential basis (e.g. mortgage insurers, credit rating agencies, legal practitioners, mortgage originators, insurance underwriters/brokers, valuers, parties involved in securitization transactions, surveyors, real estate agents, auctioneers and debt collect agents).
- Any solicitor or accountant or real estate agent nominated by you unless you tell The Rock not to.
- Government agencies or their agents in connection with your loan (e.g. to stamp and register mortgages).

The Rock will not disclose information about you unless the discloser is:

- Required by law.
- Authorised by law.
- Authorised by you.
- The Rock needs to protect its interests (e.g., in legal proceedings to which The Rock is a party).
- Required in the public interest.

Marketing Information

The Rock strives to provide customers with the latest in lending products and services and may mail information and offers on these products to you. If you **do not** want to receive information, please put a cross in the box below.

Applicant 1

Applicant 2

Privacy Generally

You need not provide The Rock with any personal information requested. However, your loan may not be able to be processed without the information.

Access to and Maintenance of Personal Information

You can lodge a request with The Rock to provide you with access to your personal information which will not attract a fee. However, collecting and providing you with large amounts of information may attract a fee. It is The Rock's objective to ensure your personal information is accurate and up to date. If your personal information details change or are inaccurate, please notify The Rock so that the information can be updated.

Security of Personal Information

The Rock's computer systems are secured by a combination of physical and logical access and controls to prevent outside access to client information. The Rock's I-Bank internet banking system uses 128-bit SSL encryption technology to provide the best protection available to ensure all information is protected from unauthorized access.

Bankruptcy Statement

Have you or the co-applicant ever had any legal proceedings taken against you for a debt, been bankrupt, insolvent or assigned your estate or entered into any arrangement with creditors?

Yes No (if yes, please provide written detail)

Declaration

I/We declare that:

- The loan product I have requested has been described to me in detail to my satisfaction by The Rock's representative or my broker.
- I/We have read and understood the Privacy Statement in this application and consent to the collection, use and disclosure of personal information in accordance with the Privacy Statement.
- I/We have read the application and that all of the information provided as part of this application is true and correct even if the information is not in my/our own handwriting.
- I/We are not aware of any circumstances likely to have a significant impact in the foreseeable future on my ability to make loan repayments.

I/We acknowledge that:

- If this application does not proceed for any reason, then I will be responsible for payment of fees incurred with The Rock or its service providers.
- The Rock may pay our mortgage broker named above a fee should this enquiry for finance proceed to settlement.
- Any mortgage broker who introduced me/us to The Rock is my/our agent and not an agent of The Rock and does not have authority to bind The Rock or to vary the terms of the loan.
- This enquiry for finance does not constitute an offer or acceptance for the provision of credit and is not a contractual document.
- If the Fixed Rate Lock Fee is not paid with this application (if applicable) then The Rock will not consider my/our request.
- If my/our request is not accepted by The Rock then the Fixed Rate Lock Fee will be refunded to me/us and the fixed rate applying to my/our loan will be The Rock's fixed rate for loans of a similar type as at draw down of the loan.
- If my/our request is accepted by The Rock I/we acknowledge and agree that:-
 1. The fixed rate will be 'Locked In' at the fixed rate applicable for loans of a similar type as at the date this application is received to The Rock.
 2. The Fixed Rate Lock is only refundable if:-
 - The Rock does not accept my/our request; or
 - The Rock does not approve my/our application.
 3. The Fixed Rate Lock will only apply for the period noted above. If for any reason whatsoever settlement does not occur and loan is not draw down within this period the fixed rate applying to my/our loan will be The Rock's fixed rate for the loan of a similar type as at the date of draw down of the loan.
 4. If the fixed rate decreases after I/we request the Fixed Rate Lock and I/we request that the lower rate be applied to my/our loan then The Rock may consent to the lower rate applying to my/our loan but does not have to do so. Whether or not The Rock consents to the lower fixed rate applying to my/our loan, the Fixed Rate Lock Fee is not refundable.
 5. Acceptance of this request by The Rock constitutes neither approval of my/our loan application nor an offer to provide credit.

x
Signature

Date
/ /

x
Signature

Date
/ /

Your Authority to Us

By signing below you authorise us to collect, maintain, use and disclose your personal information as set out in this Privacy Statement.

By completing the Application Form you undertake to provide a copy of this Privacy Statement to each principal, company officer or partner that you purport to represent.

By Signing below, The Rock deems that you have read and understood the terms, privacy statement and declarations contained in this loan application form and declare that the information contained in this application is true and correct.

x
Signature

Date
/ /

x
Signature

Date
/ /

Agreement by Guarantor or Prospective Guarantor

You agree that The Rock may obtain from a Credit Reporting Agency, Credit Reports containing personal information about you to assess whether to accept you as Guarantor for the loan applied for or given to the applicants/s. You agree to have give all consents and authorities contained in this application as if you were named as applicants.

x Signature	Date / /	x Signature	Date / /
----------------	-------------	----------------	-------------

Business Declaration

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.

x Signature	Date / /	x Signature	Date / /
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Notices of Nomination

Under the consumer Credit Code, all borrowers and guarantors are entitled to individually receive a copy of any notice or other document to be served in connection with the loan from The Rock. By signing this form, you give up the right to be individually provided with information direct from The Rock. All notices will be served on the person nominated to receive this service.

I/We nominate _____ (full name of person nominated) to receive notices and other documents under the Consumer Credit Code on behalf of me/all of us. I/We also nominate our Legal Practitioner specified on page 3 to receive security documents for signature by me/us.

You can cancel this nomination at any time by writing to The Rock.

x Signature	Date / /	x Signature	Date / /
----------------	-------------	----------------	-------------

Source Acknowledgement

(A) Face-to-face Interviews

(B) Non Face-to-face Interviews/Remote Applications

- i. Face-to-face interviews have been conducted with each borrower and guarantor (who are individuals) or appropriate representatives of the borrower and guarantor (corporate applications e.g. Companies).
- ii. It was confirmed that each borrower and guarantor speak English sufficiently to understand the nature of the transaction. (If this is not the case, please advise The Rock.)

- i. I have identified an acceptable Certifier under the AML/CTF Act and referred the potential borrower/s and guarantor/s to this person for the purposes of identification and document certification.
- ii. It was confirmed that each borrower and guarantor speak English sufficiently to understand the nature of the transaction. (If this is not the case, please advise The Rock.)

- iii. Each borrower and guarantor was identified in line with The Rock's AML/CTF Program; and I have sighted and copied all original primary & secondary documentation. The original copies of these documents have been sent via post / email to The Rock.

- iii. A completed AML/CTF Certification Form was received for each borrower and guarantor as well as certified copies of all primary and secondary documentation. The original copies of these documents have been sent via post / email to The Rock.

- iv. I certify that I have dispatched quality copies of this documentation to The Rock to support this application.

- v. I certify that I have dispatched quality copies of this documentation to The Rock to support this application.

x Signature	Date / /
x Signature	Date / /

Supporting Documentation

Provision of the following documents is necessary to promptly and efficiently assess your loan application.

Fully Completed Application	<input type="checkbox"/>
FAML/CTF Act: Mortgage Broker Declaration/Certification Form (for all new clients with quality document copies/originals)	<input type="checkbox"/>
PAYG Applicants: (Income Verification required for each PAYG Applicant/Guarantor) Two of the three most recent computer generated payslips with at least one no greater than one month old OR A letter from the employer that is on the employees letterhead and contains details of gross annual income, role or position, length of employment and breakdown of salary package OR The Employment contract PLUS The most recent PAYG payment summary OR Tax Assessment Notice OR Tax Return (all pages)	<input type="checkbox"/> <input type="checkbox"/>
Employed & Company Applicants: (Income Verification required for each Applicant/Guarantor/Company) Last 2 years Company/Business tax returns accompanied by a full set of financial accounts (i.e. P&L plus Balance Sheet) for each year. PLUS Last 2 years Person Returns including the most recent Tax Assessment Notice NB; After 31 December the previous years tax returns becomes mandatory	<input type="checkbox"/> <input type="checkbox"/>
Lo Doc (Income Verification required for each Applicant/Guarantor) Lo Doc Declaration	<input type="checkbox"/>
Rental Income <i>Currently Leased</i> – Copy of signed Lease Agreement OR Copy of Real Estate agents rental statement <i>To Be Leased</i> – Real Estate Agent rental appraisal (supported by a panel valuer)	<input type="checkbox"/> <input type="checkbox"/>
Trust Trust Deed/s	<input type="checkbox"/>
Company Constitution	<input type="checkbox"/>
Refinances Satisfactory conduct must be evidenced for the preceding 6 months (3 months for credit cards) by providing the entire, most recently issued formal statement from the lender and evidence of the repayments since the statement was issued (i.e. Internet Statements). Internet statements must show at least one form of confirming evidence such as the borrowers name or account number with individual transactions to be itemised and include a running account balance.	<input type="checkbox"/>
Existing Loans (not being refinanced) Evidence must be provided of the loan repayment & balance. (Internet statements as described in Refinances are acceptable)	<input type="checkbox"/>
Existing Credit Card/Store Cards Limits are to be confirmed by supplying all pages of the most recent issued statement. (Internet statements as described in Refinances are acceptable)	<input type="checkbox"/>
Savings/Gift/Funds to Complete <i>Savings</i> – 3% genuine savings must be evidenced over a minimum of 3 months by providing recently issued formal statements and evidence of transactions since the statement was issued. (Internet statements as described in Refinances are acceptable) <i>Gift</i> – Statutory declaration stating the amount of the gift and that it is non repayable. If repayments are applicable then the terms of repayment need to be declared. <i>Funds to Complete</i> – Should be evidenced by savings or accounts statements on the financial institutions stationery, Passbooks, Loan statements showing accelerated payments (Internet statements as described in Refinances are acceptable)	<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
Purchase- Home, Unit or Land Copy of Contract (Showing title particulars & deposit paid)	<input type="checkbox"/>
Construction Copy of Building Plans, Specifications AND Signed Building Contract	<input type="checkbox"/>
Verification of Assets Current rates notice for all existing properties Evidence of Superannuation, Share in any other financial assets	<input type="checkbox"/> <input type="checkbox"/>
First Home Owners Grant Completed application (including supporting documents as stipulated by OSR, please note that requirements may vary state to state)	<input type="checkbox"/>