

Thank you for selecting us to assess and implement a financial application to meet your needs. Our objective is not only to arrange finance but also to provide professional and personalised service.

In order for your application to continue, we will require the following: -

DOCUMENT REQUIREMENTS FOR LOAN PROCESSING

All Applicants

- Fully completed and signed loan application form
- Applicants/guarantors Identification Form
- Copies of all Identification documents used for above
- \$_____ application fee.

Income – PAYG Applicants

- Latest computer generated pay slip and latest PAYG Payment Summary OR
- Letter from employer and latest PAYG Payment Summary OR
- Two of the three most recent generated pay slips

Income – Self Employed Applicants

- Last 2 years Business Tax Returns (including detailed Profit & Loss and balance sheet) PLUS
- Last 2 years Individual Tax Returns of all individuals (including Directors) and the latest years Tax Assessment Notice

Refinancing

- Copy of last six months loan statements (Home, Car, Personal Loan).
- Copy of last three months credit card statements
- Copy of recent Council Rates Notice (for each security property)

Purchasing

- Copy of Contract of Sale of Land
- Last 3 months statements confirming savings held
- Statutory Declaration stating that funds being gifted are non-repayable (if applicable)
- Completed application for First Home Owners Grant (if applicable)

Constructing a Property

- Fixed price building contract/quote/tender, PLUS
- Proposed building plans and specifications

Investment Property

- Letter/statement from Real Estate Agent confirming proposed/existing rental income or copy of lease agreement

Trusts

- Copy of Trust Deed, PLUS
- Last 2 years full Tax Returns of the Trustee

Lo Doc Applications

- Completed and signed Borrower Declaration, PLUS
- Completed and signed Accountant Declaration

Loan Interview Diary Note

Name(s) of customer(s) present

Location of Interview

Date of Interview

DD / MM / YYYY

Were all applicants interviewed in person? If not please indicate who was

Y / N

Do all the customers appear to clearly understand English?

Y / N

If no to above, have the services of an interpreter been recommended?

Y / N

Do all of the customers clearly benefit from taking out this loan?

Y / N

If No to the above question, what enquiries have been made to ascertain the level of benefit to each party to the loan

Loan Writer Name

Loan Writer Signature

PERSONAL DETAILS

Borrower 1 Guarantor 1 Director 1

Existing Borrower New Borrower

PAYG Self Employed

Mr Mrs Ms Miss Other

Surname

First Name

Middle Name:

Date of Birth

Gender

DD / MM / YYYY

M / F

Drivers Licence Number

No of Dependants

Ages

Marital Status

Residential Status

Owned Paying Mortgage Boarding

Renting Living with parents

Other (please specify)

Residential Address

Unit

Street Number

Street Name

Suburb

State

Postcode

Time at current address

Years

Months

If less than 2 years, previous address must listed below

Street Name

Suburb

State

Postcode

Contact Details

Phone Number – Home

Phone Number – Work

Mobile Number

Email Address

PERSONAL DETAILS

Borrower 2 Guarantor 2 Director 2

Existing Borrower New Borrower

PAYG Self Employed

Mr Mrs Ms Miss Other

Surname

First Name

Middle Name:

Date of Birth

Gender

DD / MM / YYYY

M / F

Drivers Licence Number

No of Dependants

Ages

Marital Status

Residential Status

Owned Paying Mortgage Boarding

Renting Living with parents

Other (please specify)

Residential Address

Unit Number

Street Number

Street Name

Suburb

State

Postcode

Time at current address

Years

Months

If less than 2 years, previous address must listed below

Street Name

Suburb

State

Postcode

Contact Details

Phone Number – Home

Phone Number – Work

Mobile Number

Email Address

Additional Information

Borrower 1 **Guarantor 1** **Director 1**

Are you an Australian Citizen/Permanent Resident?

Yes No

Have you ever been bankrupt, had any credit defaults, or had a judgment credit?

Yes* No

Are you receiving unemployment benefits or workers compensation?

Yes* No

Have you ever been known by any other name in the last 7 years? e.g. Maiden name, previous married name

Yes* No

Former Name(s):

*Please attach details to this application

Company Details

ONLY complete if company is borrower/guarantor i.e. if borrowing/guaranteeing under a company name

Borrower 1 **Guarantor 1** **Director 1**

Company name

ACN

ABN

Mail address

Unit Street Number

Street Name

Suburb

State

Postcode

Trading address

Unit Street Number

Street Name

Suburb

State

Postcode

Industry

Date Established

Additional Information

Borrower 2 **Guarantor 2** **Director 2**

Are you an Australian Citizen/Permanent Resident?

Yes No

Have you ever been bankrupt, had any credit defaults, or had a judgment credit?

Yes* No

Are you receiving unemployment benefits or workers compensation?

Yes* No

Have you ever been known by any other name in the last 7 years? e.g. Maiden name, previous married name

Yes* No

Former Name(s):

*Please attach details to this application

Company Details

Borrower 2 **Guarantor 2** **Director 2**

Company name

ACN

ABN

Mail address

Unit Number Street Number

Street Name

Suburb

State

Postcode

Trading address

Unit Number Street Number

Street Name

Suburb

State

Postcode

Industry

Date Established

Your Assets and Liabilities

Your Assets

	Full Address	Owner	Value (\$)	Monthly Investment Income (\$)
Existing property (home)		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
Investment Property 1		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
Investment Property 2		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
	Make Model Year Body Shape			
Motor Vehicle 1		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
Motor Vehicle 2		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
	Details			
Other Assets		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
Savings with (name of institution)		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
Deposit paid		<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
Investments	Superannuation	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
Investments	Shares	<input type="checkbox"/> Borrower 1 <input type="checkbox"/> Borrower 2		
TOTAL ASSETS				

Your Liabilities

	Amount Owning (\$)	Facility Limit/redraw (\$)	Monthly payment (\$)	Financier	Being repaid prior to or on settlement
Existing mortgage (home)					<input type="checkbox"/>
Existing mortgage (Investment Property 1)					<input type="checkbox"/>
Existing mortgage (Investment Property 2)					<input type="checkbox"/>
Personal Loans					<input type="checkbox"/>
Hire Purchase					<input type="checkbox"/>
Car Lease					<input type="checkbox"/>
Other debts (store account/s, HECS, etc)					<input type="checkbox"/>
Contingent liability (e.g. guaranteed debt)					<input type="checkbox"/>
Current rent/board paid (if applicable)					
Child maintenance					
Credit card limits					<input type="checkbox"/>
Credit card limits					<input type="checkbox"/>
Credit card limits					<input type="checkbox"/>
TOTAL LIABILITIES					

Employment Details

Borrower 1 **Guarantor 1** **Director 1**

Name of current employer (if self-employed, your trading name)

Current Employment Status

Salary / PAYG Self Employed Social Benefits

Student Home duties Retired

Current Employment Type

Full-time Part-time Casual/Temp

Occupation Type

Professional Executive / Managerial

Office Staff/Clerical Trade

Other

Occupation (if self-employed, type of business/industry)

Date commenced

No of employers in last 4 years

DD / MM / YYYY

Address of current employer (if self-employed, your business address)

Unit

Street Number

Street Name

Suburb

State

Postcode

ONLY complete this section if you have been with your current employer for less than 2 years

Name of previous employer (if self-employed, your trading name)

Previous Employment Status

Salary / PAYG Self Employed Social Benefits

Student Home duties Retired

Previous Employment Type

Full-time Part-time Casual/Temp

Previous occupation (if self-employed, type of business/industry)

Time with previous employer

years

months

ONLY complete this section if you have a second job

Name of employer

Second job occupation

Second job employment type

Part-time Casual/Temp

Date commenced

Phone Number of employer

DD / MM / YYYY

Employment Details

Borrower 2 **Guarantor 2** **Director 2**

Name of current employer (if self-employed, your trading name)

Current Employment Status

Salary / PAYG Self Employed Social Benefits

Student Home duties Retired

Current Employment Type

Full-time Part-time Casual/Temp

Occupation Type

Professional Executive / Managerial

Office Staff/Clerical Trade

Other

Occupation (if self-employed, type of business/industry)

Date commenced

No of employers in last 4 years

DD / MM / YYYY

Address of current employer (if self-employed, your business address)

Unit Number

Street Number

Street Name

Suburb

State

Postcode

Income Details

PAYG Income (salary/retired applicants/guarantors only)

Borrower 1

Guarantor 1

	Gross monthly income
Base income (including Lo Doc)††	
Regular overtime (last 2 years)	
Second job income	
Family Tax Benefit (Part A+B)	
Child Maintenance	
Investment Income	
Existing rental income	
Proposed rental income	
Other income (e.g. commission)	
Car allowance*	
Fully maintain car** <input type="checkbox"/>	
TOTAL INCOME	

* Paid to you by your employer to cover vehicle running costs.

** Only tick this box if your employer is providing you with a fully maintained car (not part of packaged income)

†† For Lo Doc applications provide total monthly gross income.

Income Details

Borrower 2

Guarantor 2

	Gross monthly income (\$)
Base income (including Lo Doc) ††	
Regular overtime (last 2 years)	
Second job income	
Family Tax Benefit (Part A+B)	
Child Maintenance	
Investment Income	
Existing rental income	
Proposed rental income	
Other income (e.g. commission)	
Car allowance*	
Fully maintain car** <input type="checkbox"/>	
TOTAL INCOME	

Personal Income (sole traders/partnerships/trust borrowers/guarantors only)

Description	Last financial year (\$)	Previous financial year (\$)
Profit from business distributed to all Borrowers/Guarantors		
Add back depreciation on fixed assets		
Add back interest on debts being refinance/repaid		
Other add backs		
Other income of all Borrowers/Guarantors (e.g. second Rental income (existing and proposed)		
TOTAL INCOME		

Company/Director Income (Pty Ltd borrowers/guarantors only)

Description	Last financial year (\$)	Previous financial year (\$)
Company net profit before tax (Borrowers share as determined by Add back depreciation on fixed assets		
Add back interest on debts being refinance/repaid		
Other add backs		
Borrower/Guarantor/Director salary and wages received		
Other income (e.g. second job, family allowance)		
Rental income (existing and proposed)		
TOTAL INCOME		

Security Details

All security properties listed will secure all loans/splits on this application form.

Property 1

Unit	Street Number		
<input type="text"/>	<input type="text"/>		
Street Name			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Estimated Value	Residential	Commercial	
\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Type of Property			
<input type="checkbox"/> House	<input type="checkbox"/> Villa/Townhouse	<input type="checkbox"/> Unit	
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Construction	<input type="checkbox"/> Rural	
Is property unencumbered?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Source of Estimated value (e.g. purchase price, customer estimate)		<input type="text"/>	
Contact for access (for valuation)		<input type="text"/>	
Phone Number		<input type="text"/>	
Registered Owners – (names to appear on certificate of title)		<input type="text"/>	
		<input type="text"/>	

Property 2

Unit	Street Number		
<input type="text"/>	<input type="text"/>		
Street Name			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Estimated Value	Residential	Commercial	
\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Type of Property			
<input type="checkbox"/> House	<input type="checkbox"/> Villa/Townhouse	<input type="checkbox"/> Unit	
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Construction	<input type="checkbox"/> Rural	
Is property unencumbered?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Source of Estimated value (e.g. purchase price, customer estimate)		<input type="text"/>	
Contact for access (for valuation)		<input type="text"/>	
Phone Number		<input type="text"/>	
Registered Owners – (names to appear on certificate of title)		<input type="text"/>	
		<input type="text"/>	

Property 3

Unit	Street Number		
<input type="text"/>	<input type="text"/>		
Street Name			
<input type="text"/>			
Suburb	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Estimated Value	Residential	Commercial	
\$ <input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Type of Property			
<input type="checkbox"/> House	<input type="checkbox"/> Villa/Townhouse	<input type="checkbox"/> Unit	
<input type="checkbox"/> Vacant Land	<input type="checkbox"/> Construction	<input type="checkbox"/> Rural	
Is property unencumbered?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Source of Estimated value (e.g. purchase price, customer estimate)		<input type="text"/>	
Contact for access (for valuation)		<input type="text"/>	
Phone Number		<input type="text"/>	
Registered Owners – (names to appear on certificate of title)		<input type="text"/>	
		<input type="text"/>	

Purpose of Loan

Please indicate the intended purpose of the loan

	Split 1	Split 2	Split 3
Purchase home (owner occupied)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refinance home/personal loan (owner occupied)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Construct home (owner occupied)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other owner occupied (e.g. home improvements, personal use)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase investment property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Refinance investment loan	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Construct investment property	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other investments (e.g. purchase of shares)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Business Use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Existing account numbers (if applicable)	<input type="text"/> <input type="text"/>		

Funding Summary

The following is a guide only. There may be other costs associated with your transaction that may affect how much you need to borrow.

	Your Costs (\$)		Your Contribution (\$)
Property Purchase Price	<input type="text"/>	Net proceeds from pending sale of real estate	<input type="text"/>
Home Loan Refinance Amount	<input type="text"/>	Deposit already paid	<input type="text"/>
Other debts being refinanced	<input type="text"/>	Cash/Savings	<input type="text"/>
Other costs	<input type="text"/>	Redraw from existing loan facility	<input type="text"/>
Cost of construction/home improvements	<input type="text"/>	Gift	<input type="text"/>
Application Fee	<input type="text"/>	Other loans (specify source)	<input type="text"/>
Lenders Mortgage Insurance	<input type="text"/>		<input type="text"/>
Other costs including legal and other professional	<input type="text"/>		<input type="text"/>
Government Stamp Duty on mortgage	<input type="text"/>	Other funds (specify source e.g. First Home Owners Grant)	<input type="text"/>
Government Stamp Duty on transfer of property	<input type="text"/>		<input type="text"/>
Government registration fee	<input type="text"/>		<input type="text"/>
Valuations fee	<input type="text"/>		<input type="text"/>
Other fees and charges associated with your loan	<input type="text"/>		<input type="text"/>
Fees and charges imposed by your outgoing lender	<input type="text"/>		<input type="text"/>
ESTIMATED COST	<input type="text"/>	YOUR CONTRIBUTION	<input type="text"/>
ESTIMATED LOAN AMOUNT REQUESTED (\$) (difference between Estimated Costs and Your Contribution)			<input type="text"/>

Loan Details

Split 1	Split 2	Split 3
Loan Amount (\$)	Loan Amount (\$)	Loan Amount (\$)
\$	\$	\$
Purpose of Loan	Purpose of Loan	Purpose of Loan
<input type="checkbox"/> Purchase of Owner Occupied	<input type="checkbox"/> Purchase of Owner Occupied	<input type="checkbox"/> Purchase of Owner Occupied
<input type="checkbox"/> Purchase of Investment	<input type="checkbox"/> Purchase of Investment	<input type="checkbox"/> Purchase of Investment
<input type="checkbox"/> Refinance of Owner Occupied	<input type="checkbox"/> Refinance of Owner Occupied	<input type="checkbox"/> Refinance of Owner Occupied
<input type="checkbox"/> Refinance of Investment	<input type="checkbox"/> Refinance of Investment	<input type="checkbox"/> Refinance of Investment
<input type="checkbox"/> Construction of Owner Occupied	<input type="checkbox"/> Construction of Owner Occupied	<input type="checkbox"/> Construction of Owner Occupied
<input type="checkbox"/> Construction of Investment	<input type="checkbox"/> Construction of Investment	<input type="checkbox"/> Construction of Investment
<input type="checkbox"/> Equity Release for Personal Use	<input type="checkbox"/> Equity Release for Personal Use	<input type="checkbox"/> Equity Release for Personal Use
<input type="checkbox"/> Equity Release for Investment	<input type="checkbox"/> Equity Release for Investment	<input type="checkbox"/> Equity Release for Investment
<input type="checkbox"/> Purchase Vacant Land	<input type="checkbox"/> Purchase Vacant Land	<input type="checkbox"/> Purchase Vacant Land
<input type="checkbox"/> Refinance Vacant Land	<input type="checkbox"/> Refinance Vacant Land	<input type="checkbox"/> Refinance Vacant Land
<input type="checkbox"/> Other	<input type="checkbox"/> Other	<input type="checkbox"/> Other
Product Name	Product Name	Product Name

Repayment Type	Repayment Type	Repayment Type
<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Principal & Interest	<input type="checkbox"/> Principal & Interest
<input type="checkbox"/> Interest Only	<input type="checkbox"/> Interest Only	<input type="checkbox"/> Interest Only
Interest Only term for <input type="text"/> years	Interest Only term for <input type="text"/> years	Interest Only term for <input type="text"/> years
Interest Rate	Interest Rate	Interest Rate
<input type="checkbox"/> Variable Rate <input type="text"/> %	<input type="checkbox"/> Variable Rate <input type="text"/> %	<input type="checkbox"/> Variable Rate <input type="text"/> %
<input type="checkbox"/> Fixed Rate <input type="text"/> %	<input type="checkbox"/> Fixed Rate <input type="text"/> %	<input type="checkbox"/> Fixed Rate <input type="text"/> %
Fixed Rate term for <input type="text"/> years	Fixed Rate term for <input type="text"/> years	Fixed Rate term for <input type="text"/> years

TOTAL LOAN AMOUNT (\$) **Date Required to Settle**

Repayment Method	Repayment Method	Repayment Method
<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly	<input type="checkbox"/> Monthly <input type="checkbox"/> Fortnightly <input type="checkbox"/> Weekly
By	By	By
<input type="checkbox"/> Direct Debit <input type="checkbox"/> Direct Credit	<input type="checkbox"/> Direct Debit <input type="checkbox"/> Direct Credit	<input type="checkbox"/> Direct Debit <input type="checkbox"/> Direct Credit
<input type="checkbox"/> Take from Split <input type="text"/>	<input type="checkbox"/> Take from Split <input type="text"/>	<input type="checkbox"/> Take from Split <input type="text"/>



Solicitor and Account Details

Solicitor or Representatives Details

Name of firm

Contact name

Phone number

Email address

Unit

Street Number

Street Name

Suburb

State

Postcode

Accountants Details

Name of firm

Contact name

Phone number

Email address

Unit Number

Street Number

Street Name

Suburb

State

Postcod

Declarations

Nomination of Notices

Note: This section may be signed by joint Borrowers who reside at the same address who wish to nominate one of them as the person who will receive notices and other documents relating to the loan (so that they do not have to each receive their own copy of any notices and other documents).

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

By signing you give up the right to be provided with information direct from us and nominate one of you to receive this information.

Any person who has signed this form can advise a credit provider at any time in writing that they wish to cancel their nomination.

I we nominate:

Mr Mrs Ms Miss Other

Surname

First name

Middle name

to receive notices and other documents under the National Credit Code on behalf of me/all of us. The notices and documents are to be sent to the following address:

Contact name

Phone number

Unit Number

Street Number

Street Name

Suburb

State

Postcode

Signature of Borrower 1

 DD / MM / YYYY

Signature of Borrower 2

 DD / MM / YYYY

PRIVACY CONSENT FORM

please read carefully

By signing this document you consent to us (Well Nigh Pty Ltd ACN 131 937 632 Australian Credit Licence 392216 and Global Mortgage Equity Corporation Pty Ltd (GMEC) ABN 60 105 108 469 trading as Well Nigh Home Loans) and some other entities collecting, using, holding and disclosing personal and credit information about you. You can find out more about how we deal with your privacy by viewing our privacy policy at wellnigh.com.au. If you do not provide us with this consent or provide us with your personal information we may not be able to arrange finance for you or provide other services. Consent and acknowledgment, disclosure statement and your personal information.

We may collect, use, hold and disclose personal and credit information about you for the purposes of arranging or providing credit to you, managing that credit, direct marketing of products and services by us and managing our relationship with you.

Credit information includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. Personal information includes any information from which your identity is apparent.

You may gain access to the personal information that we hold about you by contacting us. A copy of our privacy and credit reporting policy can be obtained at wellnigh.com.au or by contacting us on 02 8116 1011. Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information and our complaints process. It also contains information on 'notifiable matters' including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

Consumer and commercial credit information We may exchange your commercial and consumer credit information with entities listed below to assess an application for consumer or commercial credit and manage that credit. In particular, we can obtain credit information about you from a CRB providing both consumer and commercial credit information.

Exchange information with credit providers We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, and credit history or credit capacity.

Exchange information with guarantors We and the lenders mortgage insurers listed below may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

Exchange information We may exchange personal and credit information with the following types of entities, some of which may be located overseas. Please see our privacy policy for more information.

- Finance brokers, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers and advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan – for example if a complaint is lodged about us or the lender
- Businesses assisting us with funding for loans
- Trade insurers
- Any person where we are required by law to do so
- Any of our associates, related entities or contractors
- Your referees, such as your employer, to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing online verification of your identity

Customer identification We may disclose personal information about you to an organisation providing verification of your identity, including on-line verification of your identity.

Lenders Mortgage Insurers (LMIs) We may exchange personal and credit information with the LMIs listed below. The LMIs may exchange your personal and credit information with third parties including the CRBs listed below, and the other entities with whom we can exchange information.

The LMIs hold, use and disclose your personal information and credit information for the purposes of assessing whether to provide insurance to us, including to assess the risk of you defaulting or the risk of a guarantor being unable to meet their liability, managing the insurance, dealing with claims, enforcing any mortgage and recovering proceeds, conducting risk and credit assessments, fraud prevention, and verifying personal information provided by us or any purpose under the insurance contract. If you don't provide personal information to the credit provider, it will not be possible for the LMIs to process the credit provider's request for LMI.

The LMIs that we may disclose your personal information and credit information to are:

Genworth Financial Mortgage insurance Pty Ltd who can be contacted and a copy of the privacy policy obtained on 1300 655 422 or genworth.com.au; and

QBE Lenders Mortgage Insurance Limited who can be contacted and a copy of their privacy policy obtained on 1300 367 764 or qbelmi.com
The privacy and credit reporting policies of the LMIs contain information on how the LMIs collect, use and disclose your

Funders we may use include:

- Perpetual Limited ACN 000 431 827 (<http://www.perpetual.com.au/privacy-policy.aspx>)
- Well Nigh Pty Ltd ACN 131 937 632 Australian Credit Licence 392216 <http://www.wellnigh.com.au>
- Well Nigh Capital No 1 Pty Ltd ACN 163 549 380 (an associated entities) Level 9, 146 Arthur Street, North Sydney NSW 2060.

- ING Bank Ltd ACN 000 893 292 Australian Credit Licence 229823 (<http://www.ingdirect.com.au/privacy.htm>)
- National Australia Bank Limited ACN 004 044 937 Australian Credit Licence 230686 (<http://www.nab.com.au/about-us/using-this-site/national-australia-bank-privacy-policy>)
- Australia and New Zealand Banking Group Limited ACN 005 357 522 Australian Credit Licence 234527 (<http://www.anz.com.au/auxiliary/help/help/website-security-privacy/privacy/>)
- Westpac Banking Corporation ACN 007 457 141 Australian Credit Licence 233714 (<http://www.westpac.com.au/privacy/privacy-policy/>)
- St George Bank – a division of Westpac Banking Corporation ACN 007 457 141 Australian Credit Licence 233714 (<http://www.stgeorge.com.au/online-services/security-centre/we-protect-you/privacy-policy>)
- Commonwealth Bank of Australia ACN 123 123 124 Australian Credit Licence 234945 (<https://www.commbank.com.au/security-privacy/general-security/privacy.html>)
- Adelaide Bank a division of Bendigo and Adelaide Bank Limited ACN 068 049 178 Australian Credit Licence 237879 (<http://www.adelaidebank.com.au/Privacy-policy/Privacy-and-Credit-reporting-policies>)
- Perpetual Trustee Company Limited ACN 000 001 007 (<http://www.perpetual.com.au/privacy-policy.aspx>)
- Pepper Australia Pty Ltd (and associated entities) ACN 094 317 665 Australian Credit Licence 286655 (<https://www.pepper.com.au/privacy-policy.html>)
- Permanent Custodians Limited ACN 001 426 384 Australian Credit Licence 235129 (<http://www.bnymellon.com/australia/en/privacy.html>)
- Liberty Financial Pty Ltd ACN 077 248 983 Australian Credit Licence 286596
- Sintex Consolidated Pty Limited Australian Credit License 385129 Its privacy policy is set out at <http://www.sintex.com.au/files/online-privacy>

The privacy policies and credit reporting policies of the LMIs and funders contain information about how you may access the personal information and credit information those entities hold about you, seek correction of that information, and how you may complain about a breach of your privacy.

The LMIs and funders may disclose your personal and credit information to overseas entities including related entities located overseas including in USA, Canada, the United Kingdom, and the Philippines.

More information on overseas disclosure may be found in the entities' privacy policies.

We may exchange your personal and credit information with the following credit reporting bodies:

- Veda Advantage Ltd - veda.com.au
- Dun & Bradstreet (Australia) Pty Ltd - dnb.com.au
- Experian - experian.com.au

DECLARATION

I/we confirm that the information provided throughout this application is true and correct, even if not in my/our handwriting.

I/we understand that the decision to accept or decline this application is made based on the information provided by me/us in this application and reasonable measures we have taken to clarify and substantiate that information.

I/we acknowledge that the application fee is payable by us is not refundable should the loan not proceed, but may be refundable if the application is declined and no external costs have been incurred.

Signature of Borrower(s) and date

Full name of Applicant 1 *(please print)*

Signature of Applicant 1

Date

Full name of Applicant 2 *(please print)*

Signature of Applicant 2

Date

Signature of Guarantor(s) and date

Full name of Guarantor 1/Director 1 *(please print)*

Signature of Guarantor 1/Director 1

Date

Full name of Guarantor 2/Director 2 *(please print)*

Signature of Guarantor 2/Director 2

Date

Visa Details

Card type (up to 55 days interest free)

Deluxe Secured %

Standard Card %

Visa Amount

\$

*Secured means that it will be secured against the security property for this loan application.

Visa Compliance Details

Borrower 1

Mothers Maiden name:

Nearest relative name (not living with you nut in Australia):

Relative Phone number:

Relationship with Relative:

Relative address:

Borrower 2

Mothers Maiden name:

Nearest relative name (not living with you nut in Australia):

Relative Phone number:

Relationship with Relative:

Relative address:

Declaration as to purpose of credit

This declaration must be signed by all Borrowers for it to be effective.

I/We declare that the credit to be provided to me/us by the credit provider is to be applied wholly or predominantly for investment or business purpose other then investment in residential property (or for both purposes).

IMPORTANT

You should not sign this declaration unless this loan is wholly or predominantly for business or investment purposes other then investment in residential property.

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

Signature of Borrower 1/Guarantor 1/Director 1

 DD / MM / YYYY

Signature of Borrower 2/Guarantor 2/Director 2

 DD / MM / YYYY

Fees – Application Fee method of payment

Option 1 – Payment by Credit Card

The applicant(s) will agree to pay part of the application fee at the time of application. Any outstanding fee must be paid on settlement.

The application fee is refundable in the case of the loan being declined except where the approval is issued for a lower amount than applied for. In these cases we will deduct from the application fee the cost incurred of the file to that point and refund the balance.

Received from

Mr Mrs Ms Miss Other

First name

Middle name

Surname

Please debit the following card

Visa Mastercard

For the amount of

\$

Card number

Expiry date

MM / YY

Signature

Option 2 – Payment by Cheque

Cheques should be made payable to Well Nigh.

Payment by you will only be credited when actually received by our Head Office. We are not liable for any cheque given to the introducer or brand partner, or any money to be deposited until it is actually received and cleared by us.

Attached is a cheque for the sum of

\$